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WORKPLACE SAFETY INSURANCE BOARD

Annual Report 1997





Workplace Safety & Insurance Board

Commission de la sécurité professionnelle et de l'assurance contre les accidents du travail

The elimination of workplace injuries illnesses.

The Workplace Safety and Insurance Board (WSIB). formerly the Workers' Compensation Board, oversees Ontario's system of workplace safety education and training. The WSIB also administers the province's no-fault workplace insurance for employers and their workers. As part of this system, the WSIB provides disability benefits, monitors the quality of health care and assists in early, safe return to work for workers who are injured on the job or contract an occupational disease. The WSIB is entirely funded by employer premiums and receives no funding from the Ontario provincial government.

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Bill 99

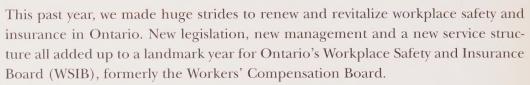
Prevention Division

Sector/Small Business Reorganization

Nurse Case Managers

Landmark/7

Chair's Message



In the past, our focus has been to make certain that **WHEN** workers become injured or ill, they receive compensation until they have recovered and are able to get back to work.

We — that is, all of us in the system — have for some reason accepted that the nature of work has meant that there ARE injuries and illnesses. Our thinking on this MUST change. And with the changes that were introduced in 1997, it has begun. We now have a strong emphasis on prevention. We have introduced changes that focus on better, more tailored service to injured workers and to employers. We also introduced measures to ensure the continued financial viability of the system for future generations of workers and employers. I want to focus on some of the more important highlights of the year, beginning with service.



Service starts with listening

In 1997 I met with many groups of employers, including small employers, and with injured workers to hear first-hand what they want us to do in order to improve our service to them.

Of the 180,000 employers registered with the WSIB, over 160,000 businesses employ less than 20 people. The small business employers I spoke with said that their needs are far different from those of larger employers. They asked that we understand what it means to run a small business and deal with them in a way that is less disruptive and make ourselves more easily accessible to them.

Recognizing that different industries and businesses have different needs, we introduced a revolutionary new frontline structure — 24 business units, divided into 16 industry-specific sectors and eight small business districts. This structure will enable us to become more knowledgeable about an employer's industry and to tailor our service to the specific needs of industries and employers, large and small.

From injured workers, I heard that they wanted to work with the same knowledgeable person when dealing with their claim. We completely overhauled our frontline structure and processes to better serve injured workers. One of the key changes is to consolidate the various adjudication positions so that an injured

worker is not handed off to a succession of adjudicators. This approach will provide more continuity in our relationships with injured workers.

Prevention

The new Workplace Safety and Insurance Act expands our mandate. It introduces a whole new emphasis to our business and to the workplaces of Ontario: preventing workers from getting occupational injury or illness.

Under this new mandate we will work with the system partners — employers, workers, the Ministry of Labour, the Safe Workplace Associations, the Workers Health and Safety Centre and the Occupational Health Clinics for Ontario Workers — in order to fundamentally improve the system so as to facilitate workers and employers in their effort to make Ontario's workplaces among the safest in the world.

Integrity

Trust and honesty are key components of any system that provides payments to individuals, companies, or service providers.

In talking with injured workers and employers, I sense that the public, injured workers and employers have lost respect for our organization. We want everyone in our organization to exhibit consistency, fairness, accuracy and respect for the people we serve. We intend to regain their respect and restore our credibility with them.

At the same time, all of us at the WSIB recognize just how damaging it is to everyone when people cheat the system. We have a responsibility to protect both workers' and employers' interests from those who would try to abuse the system. We introduced in 1997 a zero-tolerance policy toward fraud and cheating as part of these efforts to restore integrity to the system.

With the new approach, we expanded our Special Investigations Branch, and recruited into the branch a highly skilled professional group of investigators



WSIB Chair, Glen Wright, at AlliedSignal Automotive, Stratford, Ontario with Larry Mylrea (left), the plant's Manager, Health Safety & Environment. Because of its committment to workplace safety, by June 25, 1998 the company reached an outstanding milestone of 7,000,000 hours (five years) without a lost-time injury.

from the Royal Canadian Mounted Police, the Ontario Provincial Police, municipal and provincial governments and the Ontario Securities Commission.

As a result of our new policy, we have successfully prosecuted people and companies for various offenses including under-reporting of payroll, false claims, misreporting of claims, non-registration and supplier fraud, and will continue to do so.

Financial Soundness

It is essential that our organization function in a financially responsible manner to ensure that we can meet all of our obligations both now and in the future. The unfunded liability is a significant challenge for the entire system and puts substantial pressure on our rate structure.

We are uncompromisingly committed to eliminating the unfunded liability and to making sure this situation does not happen again. During 1998 we are consulting on a funding and rate setting strategy with the goal of developing a plan that will eliminate the unfunded liability by 2014, provide a competitive rate structure and make allowances for contingencies.

It's all about people

I've talked about the workplace safety and insurance system. This system is about the many people who are part of it: the injured workers, the employers, the health providers, the health and safety professionals and WSIB employees.

I've briefly outlined what we are doing for those people who deal with us. At the end of the day, however, how well we do what we plan to do depends upon our staff.

In 1997 our staff encountered massive reorganization and major legislative reform that changed everything they had come to know about what was workers' compensation, now workplace safety and insurance. In addition, they worked through the introduction of new jobs, and new management. Our staff are an essential part of the people equation. I am proud of the efforts of all our employees to work through each successive element of the changes not only to the WSIB, but to the entire system.

Equally important, the WSIB as an employer and its staff's bargaining agent, CUPE 1750, found innovative ways to manage the huge movement of staff from jobs that were geared to the old way of doing business into new jobs in a new Board under a new service structure which emphasizes people.

I would also like to recognize the tremendous contribution of our Board of Directors. We are a complex organization, in a complex business. They set the pace and the direction as we worked through a year of unprecedented change. I thank them for their leadership and their commitment.

Glen Wright

Chair, Workplace Safety and Insurance Board

Welcoming WEWleadership

The Workplace Safety and Insurance Board is pleased to welcome David Williams as its new President and CEO. Mr. Williams brings to the WSIB an impressive record of leading large organizations through major change. From 1977 until coming to the WSIB, Mr. Williams was Vice-President of the George Weston Group. Before then he was Chief Financial Officer of Loblaws Company and, prior to that, President of National Grocers. As President of National Grocers, he oversaw the consolidation of Zehr's, No Frills, Loblaw Supermarkets, National Grocers and Supercentres under one organization.

David Williams has a strong commitment to social values. Actively involved in many community initiatives, he is chair of the Grocery Industry Foundation...Together (GIFT), incoming chair of the Learning Partnership, chair of the Center for Studies of Children at Risk, a member of the Advisory Council for the White Ribbon Campaign and chairman of the Canadian Council of Grocery Distributors.

His priority is to work with our staff and Board of Directors to fully implement our new prevention mandate, to complete the reorganization of the Board and its business practices, and

to continue to put the WSIB on a sound financial footing.

His financial experience and emphasis on service and quality are invaluable to the WSIB as it continues to work toward being the best workplace prevention and disability insurance organization in North America.



Setting Directions



Left to right: Jim Stewart, John Gardner, Eileen Mercier, David Williams, Glen Wright and Patrick Dillon.

Board of Directors

Glen Wright

Chair of the Board of Directors of the Workplace Safety and Insurance Board and Chair of the consulting firm Wright, Mogg and Associates Ltd. He joined the Board as Chair in 1996.

Patrick Dillon

Business Manager of the Provincial Building and Construction Trades Council of Ontario. He has served as a director since 1996.

John Gardner

Past President of Sun Life Assurance Company of Canada. He has served as a director since 1996.

Eileen Mercier

President of Finvoy Management Inc., a management consulting firm specializing in financial strategy, restructuring/turnaround and shareholder relations issues. She has served as a director since 1996.

Jim Stewart

Executive-in-Residence and Adjunct Professor of Strategic Management at the Faculty of Management of the University of Toronto. He has served as a director since 1996.

David Williams

President and Chief Executive Officer of the Workplace Safety and Insurance Board. He joined the Board of Directors on May 1, 1998, when he became President and CEO of the Workplace Safety Insurance Board.

Research.

New partnerships in Research

We need more research into preventing and treating workplace injury and illness and into safe, early return to work. This research **MUST** be relevant and scientific.

In 1997 we developed a new research strategy with plans to pool resources, effectively disseminate findings and to ensure that the research that is conducted results in positive changes in the health and safety of Ontario workplaces.

Basic to this strategy is the representation of all parties in the workplace safety and insurance system through an external Research Council. This council, which reports through Linda Jolley, our Vice President of Policy and Research, to the Board of Directors will help us identify priorities and review research proposals.

In January 1998 we appointed Robert W. Norman as Chair of our new Research Council. A member of the Faculty of Applied Health Sciences at Ontario's University of Waterloo, Mr. Norman is recognized worldwide for his ground breaking research into injury prevention and better, safer workplace environments.

The Research Council will help us set priorities in:

- preventing and dealing with occupational disease
- health and safety
- return to work
- safer workplace environments
- health care research

In addition, the council will help us establish and maintain research networks. These research partnerships will share their findings and build upon each other's knowledge and research.

Our goal is to promote centres of excellence that will attract new researchers and academics into the prevention and treatment of workplace injury and disease. The Research Council will promote these centres and help us ensure that the partnerships created result in improved workplaces throughout the province.

We began 1997 knowing that it would be a year of momentous change and we worked to prepare for it. We made plans and implemented them for restructuring, reorganizing, merging divisions, outsourcing investments, setting up industry-specific sectors and small business units, centralizing claims processing, and devolving our specialty clinics from the Downsview Rehabilitation Centre to hospitals in the greater Metropolitan Toronto area. The aim behind each plan was to ensure that we would be well-positioned to implement the new legislation once it became effective. The new Workplace Safety and Insurance Act was passed on October 10, 1997. It became law on January 1, 1998.

Growing a Safety Health Safety





In addition to changing our name from the Workers' Compensation Board to the Workplace Safety and Insurance Board (WSIB), the legislation dramatically changed our business. We have a new mandate to foster workplace health and safety and, with the Ministry of Labour, to coordinate and oversee the delivery of the province's workplace safety system.

The WSIB aims to promote a health and safety culture in Ontario's workplaces. Our vision is the elimination of all workplace injuries and illnesses in Ontario.

In 1997 we began dedicating resources to carry out our new mandate. Brock Horseman joined the WSIB in the summer to head up our new Prevention Division. He was formerly responsible for Health and Safety for the Canadian Air Force. Late in 1997, our Prevention Division began to take shape. Two branches were created: Best Practices and Prevention Services. A third branch, currently in the planning stage, will develop our relations with health and safety service providers.

Best Practices Setting an example

The role of the Best Practices branch is to identify, recognize, promote and disseminate best practices in health and safety. In 1997 this branch recommended that the WSIB's Board of Directors provisionally approve funding for 14 health and safety providers, including 12 safe workplace associations, a training centre and a group of four occupational health and safety clinics.

These associations will have until the end of 1998 to demonstrate their ability to adhere to the new performance standards set by the WSIB.

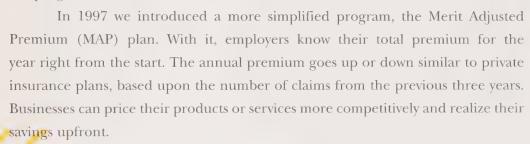
Prevention Services Reassessing incentives and improving training

Our Prevention Services Branch administers experience rating incentives such as NEER, CAD-7 and Workwell. It is also exploring innovative ways to encourage better safety performance through incentives such as the pilot Safe Communities Incentive Program (SCIP), a community-based program, and the Merit Adjusted Premium (MAP), which was introduced to 70,000 small businesses for 1998. The Branch is also looking at ways to improve its regular programs so that employers with good health and safety practices can have a competitive advantage over those businesses with poor health and safety practices. It will also begin setting certification training standards to ensure training is effective and better suited to workplace party needs.



Improving safety in small business

Small business told us our NEER experience rating program was too complex and did not provide them with a similar level of incentive that larger business sees in the program.



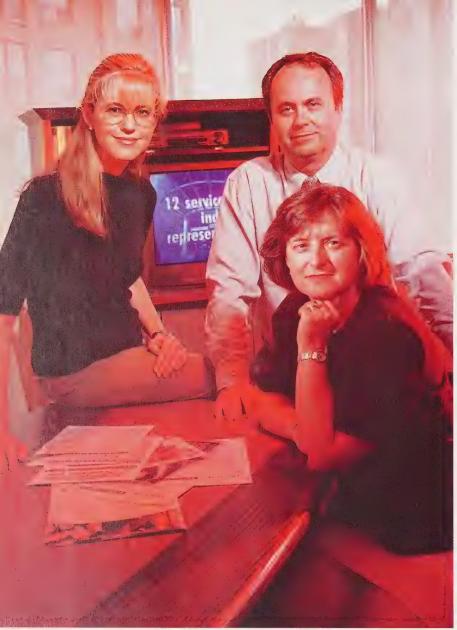


"I would highly recommend that any company looking at participating in the Safe Communities program do so. Not only does it help reduce accidents, but it also gives an opportunity for every employee to participate and feel like part of the company—in ownership, almost—where they are helping to make the workplace safer."

Kim Rhodes, manager Lucky Strike Peterborough, Ontario

It takes a whole community

Everyone has a hand in health and safety. This is the guiding principle for the entire safe communities concept spearheaded by the Safe Communities Foundation, a partner in the World Health Organization's safe communities initiative. Right from the start in 1996, the WSIB has played a key role in developing safe communities in Ontario through its SCIP program for small businesses.



In 1997 nearly 200 firms from three Ontario communities — Brockville, Waterloo and Peterborough - participated in SCIP. Since then, seven more communities, representing more than 1,000 small businesses have joined the 1998 program. SCIP provides training and financial incentives for community businesses to work together to create a health and safety culture, to eliminate workplace injuries and illnesses and to reduce their WSIB costs. The program draws upon the community and WSIB resources for its success: local branches of safe workplace associations and large mentor corporations with excellent safety records help coach business owners to establish and operate their own health and safety programs. Results in 1997 look exceptionally promising, with savings for businesses in the three original communities expected to be close to one million dollars and community refunds ranging from \$250,000 to more than \$400,000.

Right to left: WSIB Services Sector Director Mary Luck forges new partnerships with Mike Byerley, Health, Safety & Benefits Manager, Restauronics Services Ltd. and Elizabeth Mills, General Manager and CEO of the Ontario Service Safety Alliance (OSSA).

"There isn't a down side to this. If we do well, we are granted the gift of a percentage of our dollar back. If we don't do well, we have learned a great thing that we'll be able to use every day of our life. And the employees will be better for it, the owners will be better for it, the managers will be better for it. And you can sleep at night."

Peter Cicchi, manager Ferrel Builders Supply Waterloo, Ontario

Peoplecentered SERVICE

Getting it right the first time means we have to listen to our clients and to focus our services on what they need to achieve the best possible outcome. This means knowing each industry and the needs of small business, so that we can better tailor communications and services to the individual workplace.

During 1997 we began a massive restructuring of frontline operations. We divided up claims management along industry sector and small business lines, creating General Manager positions to oversee Industry Sectors and Small Business needs, and a centralized claims registration at our Head Office. We began with opening the new Mining Sector headquarters in our Sudbury district office in September and rolled out the remaining sectors in November 1997. Now employers and their workers in each of Ontario's major industry sectors are served by teams dedicated to knowing the business of their clients.



Left to right: WSIB's Food Sector Director John Bennetto getting to know the business better at Dare Foods, Milton, Ontario with the plant's Industrial Accident Prevention Association Consultant, James Hollingworth, and Alan Tompkins, Manager of Benefits & Safety, Dare Foods Limited.

Putting continuity into service

Today's business wants service that is personalized, knowledgeable and effective. In 1997 we introduced a model for consolidated adjudicators that would be in effect in 1998. One adjudicator will handle a claim from start to finish. The injured worker and employer can deal throughout the claim with that adjudicator. And that adjudicator will have experience within the employer's industry sector.

In 1997 we also identified needs for service representatives who can match up employers with their appropriate safe workplace association consultant, provide account information, advise on return to work programs and coordinate other WSIB services. These service representative positions will be filled in 1998. Their functions will be geared either to small business or to industry sectors. We are listening to the people we serve and are focusing our services on what they need to achieve the best possible outcome.

"We're dealing now with the adjudicators who know our cases. They associate more closely with the worker and the employer now. They have more of a grasp of what the industry is about. They are better informed and more able to make more effective decisions."

Marie Viherjoki, Manager, Occupational Health and Safety Abitibi-Consolidated, Fort William







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"More staff say they're listening differently now," says Quality Improvement Specialist Nancy Lyons. Since taking Preventing and Resolving Disputes (PARD) training, staff are finding they are communicating more effectively with clients.

"The power of the PARD program is that it encourages decision makers to listen and to think carefully about what clients are asking for and to address these issues. We respond in a personalized way, rather than a template way. That kind of skill development can only improve relations and save us a lot of potential conflicts," says Judy Geary, General Manager of Specialized Claims Services.

Ottawa claims adjudicator Scott Warren agrees. "Things work better. It's more participative. Clients get a clear understanding of the Board. And we get a better understanding of the worker and the employer."

Marie Viherjoki, Manager, Occupational Health and Safety, Abitibi-Consolidated in Fort William has noticed the difference in the way adjudicators handle clients: "They're actually phoning to explain, rather than just sending a letter," she says.

Toronto claims adjudicator Joe Civello finds that the training helps him discuss issues with clients more effectively, particularly when it comes to safe, early return to work. "For example," says Mr. Civello, "a worker may say, 'No, I can't work.' But after we talk, finds he can work. It's a matter of taking the time to explain what totally disabled means."

"PARD has definitely increased staff's and management's ability to solve problems," says Pat Lamanna, Small Business Director in the Ottawa District Office. "It helps us to deal with the customer up front. People leave with the feeling they have been really well served."

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WSIB Nurse Case Manager Marlene Hart is onsite with injured worker Ray Brant at the Toronto Rehabilitation Centre during his session with physical therapist Terence Yuen.

Getting health care right!

We take our obligation to promote a safe and healthy working Ontario seriously. People first means quality health care at the right time. People first means better outcomes for safe, early return to work.

When workers require health care for a workrelated injury or illness, they need timely, effective treatment to attain the best possible recovery. The result, whenever possible, will be a safe, early return to work.

That's why in 1997 we brought in the position of nurse case manager to our disability management model. Nurse Case Managers do not make adjudication decisions. Rather, they support injured workers and their health professional by dealing with the health care issues and advising the worker on how the health care treatment is going. Equipped with a better knowledge and understanding of their treatment and condition, workers can engage in the return-to-work process more effectively with their employers. Quality health care and information about an injured worker's capability to return to work are key to successful return to work.

We expect to have a full complement of nurse case managers trained in these positions by the end of 1998.

Engaging the health care community in change

Partnership with the health care community is essential. To be an effective partnership, we must continually communicate with and engage health professionals in our changes. Outreach and mutual education are key. During 1997 the Health Services Division engaged in a number of activities to further this initiative.

During 1997 our Clinical Services Branch engaged in extensive outreach activities to educate health professionals about the reforms and to improve how the WSIB and the health community interact. Our clinical staff in every region of the province have spoken to physicians, chiropractors, physiotherapists, nurses and other members of the health care community. Since October 1997 they have met with 28 different groups across the province, discussing our changes in health care services and our expectations in relation to a return to work.

We also recognize the importance of ensuring that education about workplace health is included in the training of health professionals. To this end, we are working with the academic health science sector to enhance the content of workplace health issues in undergraduate, postgraduate and continuing education activities.

Caringucht beginning

"I've had a lot of jobs," says Judy Buford, "but never one that's quite so satisfying," Ms. Buford, formerly a nurse specialist in the WSIB's Hamilton District Office, is now one of the new nurse case managers who are transforming the WSIB's relationships with injured workers, their employers and their health care professionals.

Part of what she and her fellow nurse case managers find so satisfying is their early, active support of injured workers and their families, "When workers get contacted early, they feel we are more of a caring organization," explains Marlene Hart, a nurse case manager in the Construction Sector headquarters located in the WSIB's Toronto head office, "We become a resource for them and their family to coordinate all their contacts within the Board. We also can coordinate outside health care services to alleviate stress that would interfere with their recovery." In a recent case Ms. Hart pulled together resources to relieve stress to the worker and his family caused by his hospitalization far from home. "Nurses work in a holistic way. We know it's never just the patient who is affected. There's family dynamics, as well," she says.

Preventing anger, reducing emotional and financial strains on the family, listening and providing support are all factors that affect recovery and return to work. As Ms. Hart puts it: "You've got to give a bit to get it back."

"We do a lot of listening. It's a potent analgesic. When the worker wants to know about the injury, about treatment, we can explain and offer support. They appreciate having somebody actually listening to them," adds Ms. Buford. Ian McLauren, a senior claims adjudicator, agrees. "Workers appreciate that someone is calling about treatment and making suggestions to help them get better. It makes for a happier client and helps in return to work."

Mr. McLauren believes the worker also tends to be more open with the nurse case manager than with the adjudicator whose decisions have a financial impact. What's more, nurse case managers can find out about treatment and the availability for return to work well before the adjudicator's initial contact. Within 24 to 48 hours of receiving notice of a pending claim, the nurse case manager calls the worker about the injury and treatment. The nurse case manager also lets the worker know up front the goal is to get the worker back to a safe, early return to work. "Knowing our expectation right from the start helps them to participate in treatment and getting back to work," says Ms. Hart.

Being the worker's first and continuous contact regarding treatment carries through with the health practitioner, "The health professional knows we are following each case from start to finish. We build up rapport with the practitioners. And being a nurse means we can get more information because we speak the same language," explains Ms. Hart. One example is the improved relationships Mr. McLauren sees with occupational health and safety nurses, "The fact we do employer outreach with the nurse case manager makes dealing with their occupational health and safety staff easier. It's nurse dealing with nurse and there's good rapport!" he says.

Alyson Rock with the Burlington Community Care Access Centre finds nurse case managers a pleasant surprise and a cost saving to the health system, as well. When confronted with the need for fast action to enable an injured worker to be able to administer his own medication without nurse supervision, Ms. Rock contacted his nurse case manager, Judy Buford. "She worked fast. The paper work was done and a drug card issued in a matter of hours and before his next dosage. The service was excellent within very short time lines," says Ms. Rock.

For Judy Buford and the dozens of nurse case managers already making a difference at the WSIB, it was all in a day's work.

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Better information means better outcomes

We have an important responsibility to communicate with our clients, to explain how we do business, to answer questions and to seek their input on how best to provide our services.

In January 1998 Charlotte O'Dea was appointed Vice President of the Communications Division. With 20 years of communications experience, she is changing the division to help the WSIB provide better, more effective communications tools and support for use by our Operations and Prevention Divisions. As a first step, the Communications Division organized our two-day Shifting the Paradigm conference in February 1998, with district workshops being conducted in the Spring and Fall of 1998.

Quality requires constant improvement

In 1997 we established a new Quality Improvement area to monitor our organizational effectiveness and service delivery. We also set up a Change Management branch in our Human Resources Division and allocated resources to implement a new accountability model for performance excellence.

More important, however, is the need for WSIB management and staff to have open communications and cooperation. Both management and the bargaining agent, CUPE 1750, have seized opportunities to work side by side to find solutions and to make tough decisions on human resource issues, while honouring the Collective Agreement and ensuring that service to clients is paramount in this period of unprecedented change.

This labour-management partnership is unprecedented in the recent history of the organization. We intend to nurture this relationship because it carries with it the synergy needed for innovation and quality relations both within the WSIB and with our clients.

FINANCIAL HOOTING

Responsible financial management is key to the long-term success of the WSIB. The best way to ensure our ability to meet future obligations and expectations is to properly manage our financial resources.

Our new direction, together with new legislation, sets the course for elimination of the unfunded liability and financial soundness.

Better service and a streamlined, fiscally responsible administration will also contribute to reduce the level of the liability. Our objective is to have a fully funded system by 2014, while maintaining fair benefits for injured and ill workers.

The Ontario government reforms require the WSIB to consult on a Funding Policy and examine coverage based on business and insurance principles. The WSIB's Board of Directors approved a more responsive premium rate setting model that resulted in a lower 1998 average premium rate and a reduction in the experience rating off balance.

In addition, we intend to rebuild respect for the system and renew its integrity. We have a responsibility to see that employers pay what they are supposed to, when they are supposed to. At the same time, we must make sure we do not pay false claims or fraudulent billings.

Our fraud strategy introduced in 1997 calls for zero tolerance because financial soundness begins with integrity.

During 1997 we also conducted a review of our investment strategy and investment management to optimize returns on the WSIB's Investment Fund. As a result of this review, we transferred management of the fund to external investment managers, who can participate in global markets on a 24-hour basis.

A funding strategy; a strong system of internal controls; a well-managed Investment Fund; together with prevention and effective treatment and safe, early return to work will result in a financially sound workplace safety and insurance system for Ontario now and for the future.

Management Discussion and Analysis

Introduction

1997 marked the beginning of a period of significant legislative and operational changes in the Workplace Safety and Insurance Board's role in accident prevention, as well as in its approach to eliminating the unfunded liability and the way service is provided to its customers. A new statute was introduced to reduce the human, social and economic cost of workplace injury and illness in Ontario. Bill 99, the *Workers' Compensation Reform Act*, received Royal Assent on October 10, 1997 and became effective January 1, 1998. On that date the name "Workers' Compensation Board" (WCB) changed to "Workplace Safety and Insurance Board" (WSIB) to reflect the new emphasis and focus on workplace health and safety and on the prevention of injury and illness.

Bill 99 introduced wide-ranging changes to the workers' compensation system in Ontario that will:

- strengthen the WSIB's role in encouraging workers and employers to prevent injury and illness in Ontario workplaces;
- restore the financial viability of the workers' compensation system;
- return injured workers to work safely and more quickly;
- refocus the workers' compensation system as a workplace insurance plan;
- enhance self-reliance of workers and employers in preventing injuries, and in managing the consequences of injuries when they do happen.

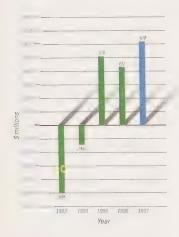
The Workplace Safety and Insurance Board (WSIB) is a statutory corporation first created by an Act of the Ontario Legislature in 1914. It is responsible for administering the *Workplace Safety and Insurance Act, 1997* (the *Act*). The WSIB provides compensation to workers who sustain injuries arising out of and in the course of employment, or who contract a recognized occupational disease. Funds are raised by the WSIB through assessments. The WSIB receives no funding from the Ontario provincial government.

The WSIB administers the *Act* for two groups of employers referred to as Schedules 1 and 2. Schedule 1 employers are insured through "collective liability" and their assessments contribute to the WSIB's Investment Fund to cover future benefit payments. Schedule 2 employers are "self-insured" and are individually liable to reimburse the Board for the cost of their claims and related administrative expenses. About 70% of Ontario's workers are covered.

The major expense incurred by the WSIB is the benefits paid and due to be paid on claims related to injuries that occurred in the course of employment or for a recognized occupational disease. Expenses also include administrative and other expenses that are incurred by the WSIB in the course of managing its various functions and responsibilities under the *Act*, as well as payments to meet legislated obligations.

Benefits expense includes compensation for loss of earnings and/or non-economic loss benefits for permanent impairment, payments of health care expenses, assistance to facilitate labour market reentry services, and survivors' benefits in the case of a fatality.

Net income/(loss) from Operations



Note: For comparison purposes, 1994 net income of \$130 million has been adjusted to exclude the changes legislated by Bill 165.

Operational Summary

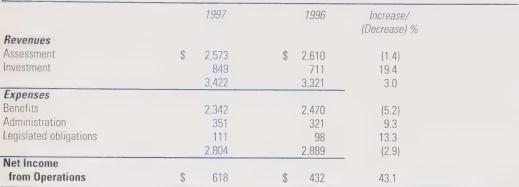
1997 was the fourth consecutive year of positive net income from operations, which increased by 43.1% to \$618 million (1996: \$432 million), principally as a result of reduced claims volumes, low inflation, and high investment returns. The combination of the operating results and the effect of changes legislated by Bill 99, which amounted to \$1,785 million, reduced the unfunded liability at the end of 1997 to \$8,057 million.

Final net income increased to \$2,403 million as a result of changes legislated by Bill 99. The net effect of the changes arising from Bill 99 was a one-time reduction in the Schedule 1 benefits liability of \$1,785 million. The modification of the Friedland inflation indexing formula that will be adopted for most workers reduced benefits expense by \$1,920 million. The new legislation also restores

survivors' benefits to widows and widowers, who remarried prior to April 1, 1985. This resulted in an increase in the benefits expense of \$135 million.

The year-over-year operating performance of the WSIB is summarized below:

(\$ millions)



Where the money comes from

Investment (evenue (74 8);)

Schedule 1 employers ((58 1%)

Revenue

Total revenue increased by \$101 million to \$3,422 million. The increase is attributed to improved investment income due to the continued robust performance of capital markets. The 5% reduction in the 1997 average assessment rate and higher net experience rating refunds contributed to the reduction in assessment revenue of \$37 million.

WSIB expenses were slightly lower than last year's level due to the lower benefits expense. Administration and legislated obligations increases partly offset the lower benefits expense.

Benefits expense before the Bill 99 legislated changes, together with the increase in the provision for the Injured Workers' Retirement Fund, decreased by \$128 million or 5.2% to \$2,342, mainly due to fewer injuries sustained by workers. Lost-time injuries declined by 2.1% in 1997.

Expenses related to legislated obligations amounted to \$111 million, an increase of 13.3% year over year. The increase is mainly due to the additional funding provided to the *Occupational Health and Safety Act* programs and the Office of the Worker Adviser.

1997 administrative expenses include special provisions for costs totalling \$42 million (1996 provisions were \$21 million). The provisions are to cover:

- restructuring and implementation of the new service delivery model,
- Bill 99 implementation, and
- analysis and technology required to make our systems year 2000 compliant.

Unfunded Liability

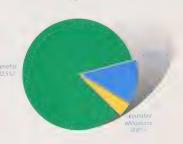
In 1997 total assets increased by \$849 million (10.8 %) to \$8,721 million, while total liabilities decreased by \$1,554 million (8.5%) to \$16,778 million. The unfunded liability decreased by the amount of net income from operations (\$618 million) and the net effect of the changes arising from Bill 99 (\$1,785 million), and stood at \$8,057 million at December 31, 1997, a reduction of \$2,403 million from the previous year. This represents a funding ratio of 52.0% and is the highest level of funding reported since 1982, when it stood at 57.6%.

The reduction in the unfunded liability is explained below through an actuarial reconciliation of the unfunded liability position. The reconciliation highlights the factors that influenced the change in the funded position. These factors include amendments to the *Act*, revised WSIB policies and adjudication practices, minor changes to the actuarial methods, investment results, and variations in experience from expected results.

The major factors affecting the reduction in the unfunded liability in 1997 were:

(\$ millions)	1997	
Unfunded liability at beginning of year Plus/(Minus):	\$ 10,460	
Investment income not earned due to shortfall in invested assets	738	
Assessments allocated to reduction of the unfunded liability Experience losses (gains) resulting from	(683)	
- indexation of benefits less than expected	(229)	
- higher than expected interest rates	(304)	
- prior year's claims experience & other sources	320	
- current year's claims experience	(579)	
Changes in valuation assumptions	119	
Changes in valuation accumpations	9,842	
(Reduction)/increase in benefits liabilities resulting from Bill 99		
- indexing factor	(1,920)	
- provision for survivors	135	
Unfunded liability at end of the year	\$ 8,057	

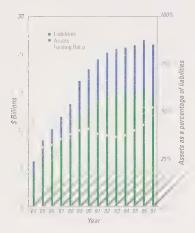
Expenses
Where the money goes



1 REPORT 1997

A review of the benefits liability, asset composition and net unfunded liability and funding status of the WSIB from 1984 to 1997 is provided below:

Summary of Assets and Liabilities and Funding Ratio



A rapid increase in the WSIB's unfunded liability in the early 1980s prompted the WSIB to implement a strategy to eliminate the unfunded liability by the year 2014 by means of a surcharge added to all Schedule 1 assessments. The unfunded liability surcharge is modified each year according to the size of the unfunded liability. The funding strategy is based on a 30-year amortization program which began in 1984 and reflects assumptions regarding estimated costs and projected revenues. In 1997 the issue of funding was a topic of renewed focus for management and the Board of Directors, who confirmed the strategy.

Although 1984 marked the beginning of a 30-year strategy to eliminate the unfunded liability, to date its success has been limited due to the following:

- legislated changes during the 1980s which expanded benefit entitlement;
- legislated benefit increases granted retroactively to existing claimants;
- lack of commensurate rate increases to fund expanded benefits and the rise in average claim costs:
- policies used to interpret and implement legislated benefit changes often produced significantly
 greater benefit payments than were intended by the legislature and propensity to grant
 entitlement;
- the severe recession which affected the Ontario economy in the early 1990s resulting in reduced assessment revenues along with increased benefit costs.

In 1995 the government began a two-stage workers' compensation reform process, and made significant changes to the administration and direction of health and safety education and training in the province. The reform, also focussed on the funding and financial viability of the WSIB, resulting in an ongoing review of the Board's strategy and processes with respect to its rates, coverages, experience rating and the overall unfunded liability.

Assessment Revenue

Assessments are levied on Ontario employers' payrolls to cover the costs of current year's claims and overhead expenses. Schedule 1 employers also have a component built into their assessment rate that contributes towards the reduction of the WSIB's unfunded liability. The 1997 average assessment rate, before experience rating adjustment, was \$2.85 per \$100 of assessable payroll, with an unfunded liability component of \$0.84.

Assessment revenue amounted to \$2,573 million in 1997, \$37 million less than the previous year. Gross assessment revenue was lower primarily due to the 5% reduction in the average assessment rate of Schedule 1 employers. A higher provision for experience rating net refunds and lower reimbursements from Schedule 2 employers due to the decline in claims also contributed to the decrease in net assessment. The decrease in assessment revenue was partially offset by a lower provision for bad debts.

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	1997	1996	Increase/ (Decrease)%	
Schedule 1				
Gross assessments	\$ 2,664	\$ 2,713	(1.8)	
Experience rating net refunds	(350)	(297)	17.8	
Interest and penalties	32	44	(27.3)	
Bad debts	(17)	(98)	(82.7)	
Self-insurers	244	248	(1.6)	
Assessment revenue	\$ 2,573	\$ 2,610	(1.4)	

Year over year, Ontario's labour force rose by 1.7% and employment increased by 2.1%. This employment growth accounted for 45% of the total increase at the national level. The majority of industry sectors of the Ontario economy grew, with the exception of primary industries and the agriculture sector.

Provincial labour income increased by 4.2% compared with 1996, due to increases in both the industrial aggregate employment and the average weekly earnings, which rose by 1.3% and 2.9% respectively. Employment and wage gains within the majority of industries covered by the WSIB increased.

As a result of the economic growth, Schedule 1 assessable payrolls increased by \$4.7 billion, or 5.4% from last year's level, to \$91.5 billion. Gross assessments, however, did not increase, due to the 5% reduction in the average assessment rate.

Experience rating net refunds increased by \$53 million, or 17.8%, and Schedule 2 reimbursements declined by \$4 million, or 1.6% as a result of fewer accidents sustained by workers of Schedule 1 employers and Schedule 2 employers respectively. The number of registered claims declined by 0.4% from last year's level, while lost-time injuries declined by 2.1%.

Revenue from interest and penalties was down by \$12 million or 27.3% compared with 1996. Bad debt expense also declined significantly by \$81 million or 82.7% year over year. The introduction of the self-assessment billing process has continued to improve the reporting and frequency of the assessment receipts.

Benefits

Benefits expense is an actuarial estimate of the costs related to reported and unreported compensable injuries occurring in the year, together with adjustments to the estimates of previous years. The present value of estimated future benefit payments constitutes the benefits liability and represents the WSIB's obligation in relation to current and prior years' injuries.

Both benefits liability and benefits expense are affected by various factors, such as changes in legislation, adjudication policies and practices, effectiveness of health care, and return to work programs and economic conditions.

The overall benefits liability decreased by \$1,740 million in 1997, compared to a \$50 million increase in 1996, due principally to the change in indexation brought about by Bill 99.

The reduction of benefit levels from 90 to 85% of pre-injury net average earnings will apply to new claims starting January 1, 1998. The reduction from 10 to 5% of the worker's loss of earnings benefit set aside by the WSIB for new claims will not be felt until 1999. Bill 99 also allows the injured worker to set aside an additional 5% of loss of earnings benefit to provide for retirement income.

The change in the benefits liability in 1997 can be explained as follows:

(\$ millions)

Ψ 1111110113)				
	1997	1996	Change	
Benefits expense \$	2,294	\$ 2,421	\$ 127	
Benefits paid	(2,249)	(2,371)	122	
Changes legislated by Bill 99	(1,785)	-	(1,785)	
Net increase/(decrease) in benefits liability	(1,740)	50	(1,790)	
Benefits liability, January 1	17,425	17,375		
Benefits liability, December 31 \$	15,685	\$ 17,425		

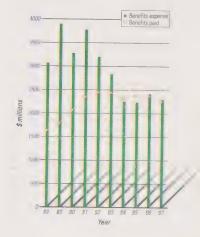
Benefits expense (prior to changes legislated by Bill 99), excluding transfers to the Injured Workers' Retirement Fund, was \$2,294 million in 1997, \$127 million less than in 1996. The decrease is due to fewer compensable injuries sustained by workers and shorter duration of claims (1997: 56.7 calendar days versus 1996: 58.2 calendar days). Lower long-term, short-term and health care expenses have resulted.

The number of registered lost-time injuries for 1997 decreased by 2.1% compared with the same period in 1996. Lost-time injuries based on the new industry sectors reported during 1997 and 1996, respectively, are presented in the table and chart below.

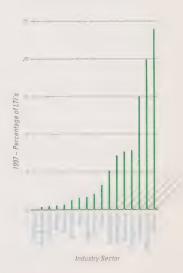
Lost-time Injuries	1997	1996	Increase/	
· ·	(000's)	(000's)	(Decrease) %	
Agriculture	2.1	2.1	-	
Automotive	9.6	10.1	(5.0)	
Chemical/Process	2.7	2.7		
Construction	6.5	6.3	3.2	
Education	1.6	1.9	(15.8)	
Electrical	0.5	0.6	(16.7)	
Food	4.1	4.5	(8.9)	
Forestry	0.9	1.0	(10.0)	
Health Care	9.0	9.5	(5.3)	
Manufacturing	25.0	25.2	(0.8)	
Mining	0.7	0.8	(12.5)	
Municipal	1.4	1.4	-	
Pulp & Paper	0.4	0.5	(20.0)	
Services	30.1	30.0	0.3	
Steel	2.0	2.2	(9.1)	
Transportation	9.9	9.8	1.0	
Schedule 2	18.9	19.5	(3.1)	
001100010	125.4	128.1	(2.1)	

A ten-year summary of the benefits expense and the benefits paid is shown below:





Lost-time Injuries by Industry Sector
Twelve Months Ended December 31, 1997



Benefits paid in the year were \$2,249 million, \$122 million less than in 1996. Payments for rehabilitation were \$60 million lower, while health care costs decreased by \$58 million, compared with the previous year. The decrease is due to lower claim volumes. This more than offset both the increase in long-term disability payments, which were up by \$6 million due to higher volumes of future economic loss awards, and a \$3 million increase in survivor benefits. Short-term disability payments decreased by \$15 million, primarily due to fewer injuries sustained by workers and shorter duration of claims.

Administrative and Other Expenses

Although administrative expenses were higher than in 1996, employee salary and fringe benefit costs were lower, reflecting a 9.3% reduction in staff level. The number of employees at December 31, 1997 totalled 3,966 compared to 4,373 at year end 1996. Administrative and other expenses amounted to \$351 million, \$30 million or 9.3% higher than in 1996.

Included in administrative and other expenses is \$42 million in special provisions. Special provision costs were provided for the realignment of staff to improve customer service, to centralize business functions, and to increase efficiencies of core business activities for Bill 99 implementation, and for the Year 2000 Project. These initiatives are expected to reduce administrative expenses in future years.

Year 2000 Project

In 1997 the WSIB commenced, for all of its systems, a year 2000 date conversion project to address all necessary code changes, conversion and testing. Conversion of all code changes and testing processes are planned for the end of 1998 at an estimated cost of \$18 million in the year. Completion of testing will be done during 1999 and the WSIB expects the project to be completed as scheduled. However, there can be no assurance that the systems of companies on which the WSIB's systems rely also will be converted on a timely basis or that any such failure to convert by another company would not have an adverse effect on the WSIB's systems.

Legislated Obligations

During 1997 and previous years the WSIB was obligated by legislation to fund the administration of agencies such as the Workplace Health and Safety Agency (WHSA), which supports the operation of occupational health clinics for Ontario workers, training centres and safe workplace associations, as well as the programs of the *Occupational Health and Safety Act*, the Workplace Safety and Insurance Appeals Tribunal, the Office of the Worker Adviser, the Office of the Employer Adviser, Mine Rescue Stations, and the Occupational Disease Panel. The amount of funding requested by these agencies is approved by the Minister of Labour.

These expenses amounted to \$111 million, an increase of \$13 million or 13.3% from 1996. This increase relates primarily to higher funding for the Worker Adviser, and the *Occupational Health and Safety Act* programs.

Under the Workplace Safety and Insurance Act, 1997, effective January 1, 1998, the WSIB will assume the assets, liabilities and program responsibilities of the Workplace Health and Safety Agency, which has ceased to exist. The Occupational Disease Panel was abolished by Bill 99 and the WSIB will not be required to reimburse such costs in 1998.

Investments

The WSIB Investment Fund provides a reserve to fund future benefit payments to injured workers. It comprises a broadly diversified portfolio of investments, including domestic and foreign equities, high-grade fixed income securities, real estate, and cash and short-term investments.

During 1997 a review of the investment strategy and investment management of the fund was initiated. As a result of this review, the investment management of the fund was transferred to external investment managers.

1997 proved to be an outstanding period for stock and bond investors. Domestically, the Toronto Stock Exchange 300 Index returned 15% while, in the U.S., the Standard & Poor's 500 Stock Index continued its strong pace, improving by 39.2% for the year in Canadian dollar terms. Outside of North America, strong European performance was offset by the collapse of Asian markets. As a result, aggregate overseas markets, as represented by the Morgan Stanley European Australia and Far East Index (EAFE), recorded a modest 6.5% (Cdn \$) return.

Bond yields fell during the year to levels not seen since the 1960s, driving the return of the Scotia Capital Markets Canadian Bond Universe Index to 9.6%.

The Investment Fund's long-term target is to achieve a return of 3% above the rate of inflation. Investment revenue earned in 1997 was \$849 million compared with \$711 million in 1996. The increase is mainly due to the higher realized gains. Propelled by these buoyant markets, the Investment Fund recorded a healthy 16.2% return on market value in 1997, the third consecutive year of double-digit returns.

Annualized returns on the Investment Fund for the three, five and ten years ended December 31, 1997 were:

(%)	Three Years	Five Years	Ten Years	
Investment Fund return	17.1	13.5	11.9	
Return above inflation	15.6	12.2	9.3	

The market value of the Fund passed the \$10 billion mark in 1997, closing the year at \$10.1 billion – a growth of \$1.5 billion for the year.

Outlook

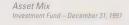
1998 began with the application of Bill 99, which shifts the priority of the WSIB from compensation to prevention, as reflected in the change in our corporate name to Workplace Safety and Insurance Board (WSIB). The WSIB will focus on implementing the necessary processes and educating our customers to ensure that the legislated mandate is achieved in line with the three imperatives of prevention, customer service and fiscal responsibility. To concentrate on these imperatives, all areas have begun the process of reviewing their activities in light of the strategic priorities, reshaping some activities, and ceasing those that do not directly respond to the needs of our customers.

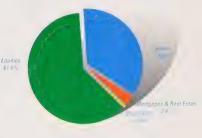
New initiatives will begin the process of introducing prevention into the culture and operations of the WSIB and diffusing best practices throughout Ontario workplaces. The safe workplace associations will establish business plans that will, along with streamlining initiatives and alignment with small business and industry sectors, create a more accountable, co-ordinated, and efficient prevention system. Standards for legislated training programs will be set and processes established to ensure compliance. Incentive programs will evolve, becoming more effective in motivating employers to establish successful health/safety programs.

The roll-out of the industry sectors and the small business service delivery models will be completed during 1998. Each will have a dedicated focus; integrate health and safety initiatives with its appropriate safe workplace association, and deliver services in a prompt and efficient manner to its customers. Initial registration and adjudication of claims will be done centrally, with expert claims advisors used at the front-end to improve the quality and consistency of decision making and claims management.

Customer service will be provided by professional staff who are knowledgeable about the industry sector, the workplace, and its needs in terms of prevention and return to work. The focus will be on customers and their needs, especially for more simple policies and communications. For workers, customer service means that dedicated staff will understand their needs and their requirements for compensation. For employers, customer service will be more specifically tailored to meet respective industry-sector and business needs. Strong regional presence will ensure effective delivery by WSIB staff who are located close to their customers. The new initiatives reflect WSIB's commitment to continuing the change processes necessary to achieve the Board's three imperatives of accident prevention, customer service, and fiscal responsibility. With the implementation of these new initiatives, we expect the WSIB to continue to experience positive financial results and to remain on target for eliminating the unfunded liability by the year 2014.

The asset mix of the Fund at December 31, 1997 based on market value is shown below.





Balance

December 31, 1997

(\$ millions)		
	1997	1996
ASSETS		
Cash and cash equivalents	\$ -	\$ 92
Receivables	235	238
Investments (note 3)	8,029	7,124
Injured Workers' Retirement Fund (note 4)	221	173
Capital and other assets (note 5)	236	245
	\$ 8,721	\$ 7,872
LIABILITIES		
Bank indebteness (note 6)	\$ 87	\$ -
Payables and accruals	710	659
Mortgage payable (note 7)	75	75
Injured Workers' Retirement Fund (note 4)	221	173
Benefits liability (note 8)	15,685	17,425
	16,778	18,332
UNFUNDED LIABILITY	(8,057)	(10,460)
	\$ 8,721	\$ 7,872

On behalf of the Board of Directors:

Glen Wright, Chair

Director

David Williams, President and CEO

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Director

The accompanying notes form an integral part of the financial statements.

Statement Operations Confunded Liability

For the Year Ended December 31, 1997

(\$ millions)

(\psi minions)		
	1997	1996
REVENUES		
Assessment		
- Current	\$ 1,890	\$ 1,917
- Unfunded liability	683	693
Investment (note 3)	849	711
	3,422	3,321
EXPENSES		
Benefits (note 8)		
- Long-term disability	1,159	1,371
- Rehabilitation	553	399
- Short-term disability	221	226
- Health care	259	279
- Survivor benefits	102	146
	2,294	2,421
Net increase in the Injured Workers'		
Retirement Fund (note 4)	48	49
Administrative and other (note 9)	351	321
Legislated obligations (note 10)	111	98
	2,804	2,889
NET INCOME FROM OPERATIONS	618	432
Changes legislated by Bill 99 (note 8)	1,785	
NET INCOME	2,403	432
Unfunded liability, beginning of year	10,460	10,892
Unfunded liability, end of year	\$ 8,057	\$ 10,460

The accompanying notes form an integral part of the financial statements.

Statement Cash Flows

For the Year Ended December 31, 1997

	1997	1996
CASH FLOWS FROM OPERATING ACTIVITIES		
Cash received from:		
Employers, for assessments	\$ 2,569	\$ 2,574
Cash paid to:		
Claimants, survivors and care providers	(2,249)	(2,371)
Injured Workers' Retirement Fund	(48)	(49)
Employees and suppliers for administrative goods and s	ervices (308)	(308)
Others under legislated obligations	(95)	(98)
	(2,700)	(2,826)
Net cash provided by operating activities	(131)	(252)
CASH FLOWS FROM INVESTING ACTIVITIES		
Cash received from:		
Investments	340	267
Sales and maturities of investments	9,564	6,121
Net sales of short-term securities	58	79
	9,962	6,467
Cash paid for:		
Purchases of investments	(10,010)	(6,549)
Net cash used by investing activities	(48)	(82)
DECREASE IN CASH AND CASH EQUIVALENTS	(179)	(334)
Cash and cash equivalents, beginning of year	92	426
Cash and cash equivalents, end of year	\$ (87)	\$ 92

The accompanying notes form an integral part of the financial statements.

Notes ///e Financial Statements

December 31, 1997

1. NATURE OF OPERATIONS

The Workplace Safety and Insurance Board (WSIB), formerly the Workers' Compensation Board, is a statutory corporation first created by an Act of the Ontario Legislature in 1914. It is responsible for administering the *Workplace Safety and Insurance Act, 1997.* The WSIB provides compensation to workers who sustain injuries arising out of and in the course of employment, or who contract an occupational disease.

Bill 99, the Workers' Compensation Reform Act, received royal assent and was passed into law on October 10, 1997. It came into force on January 1, 1998, introducing wideranging changes to the workplace safety and insurance system in Ontario, and changing the name of the Workers' Compensation Board to Workplace Safety and Insurance Board (WSIB) effective January 1, 1998.

The WSIB administers the *Workplace Safety and Insurance Act,* 1997, for two groups of employers referred to as Schedule 1 and Schedule 2. Schedule 1 relates to services and industries in which employers are insured through *collective liability* and are required to contribute to the WSIB Investment Fund, whereas Schedule 2 relates to employers who are *self-insured* in that they are individually liable. The Federal government, which is covered under a separate agreement with Human Resources Development Canada, is also treated as a Schedule 2 employer.

The WSIB pays the actual cost of claims for workers of self-insurers and is reimbursed by those employers for the claims paid, as well as for the cost of prevention activities and administering the claims. In addition, investment revenue is earned from a diversified investment portfolio held as reserve to meet future obligations on existing claims.

The WSIB does not receive government funding or other assistance, and raises funds through premium rates being applied to the payrolls of Ontario Schedule 1 employers covered under the *Workplace Safety and Insurance Act, 1997*, in order to provide compensation to workers or survivors of the workers who are injured in the course of employment or who contract an occupational disease.

2. SIGNIFICANT ACCOUNTING POLICIES

These financial statements have been prepared in accordance with generally accepted accounting principles. The preparation of financial statements in conformity with generally accepted accounting principles requires management to make

estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the year. Actual results could differ from these estimates.

The significant accounting policies are summarized as follows:

Cash and cash equivalents

Cash and cash equivalents are funds consisting of cash and money market instruments with maturities up to three months.

Investments

a) Bonds, coupons and mortgages

Bonds, coupons and mortgages are carried at amortized cost. In the case of mortgages, amortized cost is adjusted for principal repayments. Realized gains and losses on the sale of bonds, coupons and mortgages are deferred and amortized over the lesser of 20 years or the period to maturity of the security sold.

b) Equities and real estate

Equities and real estate are carried at cost adjusted towards fair value, using a five-year moving average market method. Gains and losses are deferred and amortized over a five-year period.

c) Short-term securities

Short-term securities consist of money market instruments with maturities between three and twelve months and are carried at cost. Gains and losses from sales are included in income in the year they occur.

d) Foreign currency translation

Transactions in investments denominated in foreign currencies are translated into Canadian dollars at the exchange rate in effect at the time of the transaction. The cash and cash equivalents are translated to Canadian dollars at the exchange rate in effect at the balance sheet date.

Fair values of investments

Fair values of investments are determined as follows:

Bonds and equities are valued at year-end quoted prices where available. Where quoted prices are not available, estimated fair values are calculated using comparable securities.

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Short-term notes, treasury bills and term deposits maturing within a year are stated at cost, which, together with accrued interest income, approximates fair value, given the short-term nature of these instruments.

Real estate is valued based on appraised values conducted on a cyclical basis.

Pooled fund investments are valued at the unit values supplied by the pooled fund administrator, which represent the Investment Fund's proportionate share of underlying net assets at fair values, determined using closing market prices.

Fair value of other financial assets and liabilities

The fair values of other financial assets and liabilities, being cash, receivables, bank indebtedness, payable and accrued liabilities approximate their carrying values, due to the shortterm nature of these instruments.

Injured Workers' Retirement Fund

Investments held in the Injured Workers' Retirement Fund are carried at fair value. Changes in market fluctuations are taken into income in the year they occur or are realized.

Capital assets and depreciation

Capital assets are stated at cost. Capital assets are depreciated using the straight-line method at rates calculated to expense the cost of assets over their estimated useful lives which, in the case of buildings and equipment, are 20 years and five years respectively. Buildings are carried at cost and include development, financing and other costs capitalized prior to becoming fully operational, at which time depreciation commences.

Assessment revenue

Assessment revenue is determined on the basis of estimated and actual payrolls for employers included in Schedule 1 of the Workers' Compensation Act, adjusted for claim experience where relevant. Assessment rates include a component that contributes towards the reduction of the unfunded liability.

Included in assessment revenue are reimbursements by self-insurers for claims paid, as well as for the cost of administering the claims.

Under the Workplace Safety and Insurance Act, 1997, effective January 1, 1998, the Board shall determine the total amount of the premiums to be paid by all Schedule 1 employers with respect to each year in order to maintain the insurance fund under this Act.

Schedule 2 employers are individually liable to pay the benefits under the insurance plan with respect to the workers employed. Reimbursements for claims paid and cost of administering the claims are included in the premiums of the WSIB.

Benefits liability

The benefits liability is determined annually through an actuarial valuation, and represents a provision for future payments relating to incurred claims that occurred on or before December 31. The provision has been obtained by estimating future benefit payments in accordance with the adjudication practices in effect at December 31, 1997 and legislation enacted January 1, 1998. The present value also takes into effect the Workplace Safety and Insurance Act, 1997.

The benefits liability does not include any provision for payment of claims relating to self-insurers, as they are a liability of the self-insurers.

Provision has not been made for future administration costs of incurred claims. Similarly, provision has not been made for the cost of claims for occupational diseases, or for the cost of existing claims for diseases and injuries that are not currently considered to be work-related, but may in the future be considered to be work-related.

INVESTMENTS AND INVESTMENT REVENUE

The carrying value of investments comprises investments at cost of \$8,901 million (1996: \$7,541 million) including accrued investment income, plus adjustments towards fair value of \$366 million (1996: \$252 million), less unamortized net gains realized on the sale of investments of \$1,238 million (1996: \$669 million). Investments by category of investment are as follows:

18	mil	lions)
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		1997				1996		
	Carrying Value		Fair Value		Carrying Value		Fair Value	
Fixed Income Securities								
Bonds	\$ 2,970	\$	3,564	\$	2,668	\$	3,204	
Mortgages	6		6		83		85	
	2,976		3,570	-	2,751		3,289	
Equities								
Domestic	2,319		2,912		1,964		2,421	
Foreign - U.S.	1,099		1,546		911		1,166	
- Global	1,335		1,757		1,077		1,352	
	4,753		6,215		3,952		4,939	
Real Estate	228		236		281		256	
Short-term Securities								
Money market instruments	-		-		76		76	
Accrued investment income	72		72		64		64	
	\$ 8,029	\$	10,093	\$	7,124	\$	8,624	

The WSIB engages in a securities lending program whereby securities are loaned to borrowers approved by the WSIB and by the Investment Fund custodian, for a fee, against high quality collateral. At December 31, 1997, the fair value of securities on loan was \$1,841 million (1996: \$238 million).

Foreign investments are exposed to currency risk. Derivative instruments are used for the sole purpose of hedging foreign currency transactions to better manage and reduce currency risk. Such instruments are valued at year-end market prices. The notional amount of foreign currency contracts hedging investments in foreign currencies totalled \$83 million at December 31, 1997 (1996: \$115 million). Their related fair value at year end was \$84 million (1996: \$117 million). The contracts mature in the first three months of 1998.

Bonds by term to maturity:

(\$ millions)

			Term to maturity	,	Less unamortized		
	Up to 1 year	1 -5 years	5 - 10 years	Over 10 year	gain	1997	1996
Government bonds							
Carrying value		\$1,360	\$962	\$692	\$482	\$2,532	\$2,330
Fair value		1,357	984	735		3,076	2,755
Yield %		5.4	5.6	5.9		5.6	6.0
Corporate bonds							
Carrying value	\$1	\$158	\$139	\$180	\$40	\$438	\$338
Fair value	2	157	140	189		488	449
Yield %	5.5	5.7	5.8	6.4		6.0	7.7
Total							
Carrying value						\$2,970	2,668
Fair value						3,564	3,204
Yield %						5.6	6.2

The average effective yield reflects the result obtained by dividing the estimated annual income of a security (based on its coupon or dividend rate) into its fair value at December 31.

Revenue by category of investment is as follows:

(\$ millions)

(φ ΠΠΠΟΠΟ)		
	1997	1996
Bonds	\$ 259	\$ 273
Equities	583	407
Mortgages	4	8
Short-term securities	6	21
	852	709
Injured Workers' Retirement Fund	10	12
Investment expenses	(13)	(10)
Investment revenue	\$ 849	\$ 711

In 1997, \$519 million (1996: \$341 million) of realized and unrealized net gains were amortized to investment revenue.

4. INJURED WORKERS' RETIREMENT FUND

Under section 44 of the *Workers' Compensation Act* (which continues to apply to injuries and diseases prior to January 1, 1998), the WSIB sets aside funds equal to 10% of every payment made to injured workers under section 43 of that *Act*. In accordance with the provisions of that *Act*, these funds are segregated from the WSIB's Investment Fund and are invested to provide for retirement income benefits for injured workers.

Under section 45 of the new *Workplace Safety and Insurance Act, 1997*, effective January 1, 1998, the WSIB will set aside for new claims 5% rather than 10% of workers' loss of earnings

benefits for his/her retirement fund. The injured worker may choose to contribute a further 5% from his/her loss of earnings benefits. The amount is set aside only after the worker has received payments for loss of earnings for 12 continuous months. Since the *Workplace Safety and Insurance Act, 1997*, only takes effect January 1, 1998, the 5% set aside will first occur on January 1, 1999.

The fair value of investments at December 31 is as follows:

millions)	

		1997	1996
Bonds		\$ 106	\$ 161
Equities	- Domestic	66	
	- Foreign Global	38	
Money ma	arket instruments	9	9
Accrued in	vestment income	2	3
		\$ 221	\$ 173

In 1997 the net increase in the Injured Workers' Retirement Fund was \$48 million (1996: \$49 million). This net increase resulted from funds set aside pursuant to section 45 of the *Act* in the amount of \$43 million (1996: \$40 million), together with \$10 million (1996: \$12 million) earned on its investments, less \$5 million (1996: \$3 million) paid as retirement pensions.

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		Term to maturity	/		
	1 - 5 years	5 - 10 years	Over 10 years	1997	1996
Government bonds					
Fair value	4	66	12	82	161
Yield %	5.3	5.6	5.9	5.6	6.0
Corporate bonds					
Fair value	6	7	5	18	
Yield %	5.9	6.0	6.5	6.1	
Global bond pooled fund				6	
Yield %				1.4	
Total					
Fair value				106	161
Yield %				5.5	6.2

5. CAPITAL AND OTHER ASSETS

(\$ millions)

	1997		1996	
	Cost	Cost Net Book		
		Value	Value	
Buildings and				
leasehold improvements	\$198	\$ 169	\$176	
Equipment	106	16	20	
	304	185	196	
Other assets	51	51	49	
	\$355	\$ 236	\$ 245	

Depreciation expense in 1997 was \$15 million (1996: \$19 million).

6. BANK INDEBTEDNESS

The bank indebtedness of \$87 million represents outstanding cheques issued before year-end, net of the cash balance at December 31, 1997.

7. MORTGAGE PAYABLE

The WSIB is a 75% participant in the co-ownership agreement of its head office building. To partially fund the development and construction of the building, the WSIB entered into a long-term mortgage loan agreement in 1993. The mortgage loan is secured by the building and matures in the year 2015. The interest rate is fixed at 10.25% per annum, compounded semi-annually.

8. BENEFITS LIABILITY AND BENEFITS EXPENSE

The Workers' Compensation Act was repealed by Bill 99, which received Royal Assent in October 1997, though the Workers' Compensation Act continues to apply in most respects to injuries and diseases prior to January 1, 1998. A new Act, the Workplace Safety and Insurance Act, 1997, came into force on January 1, 1998.

The net impact of legislated changes was to reduce the benefits liability at December 31, 1997. This was mainly due to a change in the indexing factor of \$1,920 million, which was partly offset by an increased provision for survivors' benefits of \$135 million.

Benefits liability represents a provision for actuarially determined future benefit payments relating to incurred claims, which were discounted to present value at the assumed net investment returns as shown below. Estimates of future benefit payments refer to both reported and un-reported claims that had arisen from work-related accidents that occurred on or before December 31, 1997, and are based on the level and nature of entitlement, as prescribed by legislation enacted January 1, 1998, and on adjudication practices in effect at December 31, 1997.

The benefits liability was determined using accepted actuarial practices in accordance with the standards established by the Canadian Institute of Actuaries.

The actuarial present value of future benefit payments reflects long-term estimates of economic and actuarial assumptions and methods, based upon past experience and modified for current trends. As these assumptions may change over time to reflect underlying conditions, it is possible that such changes could cause a material change in the actuarial present value of future benefit payments. The following key, long-term economic assumptions were used in the actuarial valuation of the benefits liability:

	1997	1996	
Inflation rate	4%	4%	
Rate of indexation of benefits			
- Fully indexed	4%	4%	
- Partially indexed	1%	2%	
Net investment return			
- Fully indexed	3%	3%	
- Partially indexed	6%	5%	
Wage and health care costs escalation rate	5%	5%	

Mortality was estimated based on the WSIB's mortality experience of 1986 – 1990 projected to 1995 for injured workers and on the Ontario Life Tables, adjusted on the basis of WSIB mortality projections for survivors of deceased workers. Full provision has been made for the effect of future increases in the covered earnings ceiling and indexation of benefits.

Management believes the amount provided for future payments of incurred claims to be adequate. Long-term

economic and actuarial assumptions and methods are reviewed annually at December 31 of each year, when independent actuarial valuations are performed. Adjustments, if any, resulting from the continuous review of entitlements, experience, or from changes in legislation, assumptions or methods are recorded under benefits expense when such adjustments become known, together with the actuarial cost of claims for reported and unreported work-related accidents that occurred in the year.

Benefits liability, benefits expense and benefits paid in 1997 were as follows:

(\$ millions)

(\$ millions)

Survivor benefits

TO THIN OTHER							
	Long-term	Rehabil-	1997 Short-term	Health	Survivor	T	1996
	Disability	itation	Disability	Care	Benefits	Total	Total
Benefits liability,							
beginning of year	\$ 13,415	\$ 1,099	\$ 502	\$ 1,109	\$ 1,300	\$ 17,425	\$ 17,375
Benefits expense,							
for the year	1,159	553	221	259	102	2,294	2,421
Changes legislated by Bill 99	(1,859)	(61)			135	(1,785)	
	12,715	1,591	723	1,368	1,537	17,934	19,796
Benefits paid,							
during the year							
- Schedule 1	(1,196)	(305)	(229)	(214)	(90)	(2,034)	(2,151)
- Self-insurers	(113)	(21)	(41)	(25)	(10)	(210)	(217)
- Injured Workers'							
Retirement Fund	(5)		-		-	(5)	(3)
	(1,314)	(326)	(270)	(239)	(100)	(2,249)	(2,371)
Benefits liability,							
end of year	\$ 11,401	\$ 1,265	\$ 453	\$ 1,129	\$ 1,437	\$ 15,685	\$ 17,425

Benefits paid include the following:

90

2,034

\$ IIIIIIUIS)		Schedule 1	Se	lf-insurers	
	1997	1996	1997	1996	
Long-term disability					
- Worker pensions	\$ 583	\$ 592	\$ 66	\$ 66	
- Supplements	254	256	19	19	
- Future economic loss	268	229	17	15	
Non-economic loss	91	113	11	13	
	1,196	1,190	113	113	
Rehabilitation	305	359	21	27	
Short-term disability	229	242	41	43	
Health care					
- Health care	196	253	23	21	
- Medical reports	18	20	2	3	
,	214	273	25	24	

87

2,151

210

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9. ADMINISTRATIVE AND OTHER EXPENSES

Administrative and other expenses consist of the following:

(\$ millions)

(\$ millions)			
	1997	1996	
Salaries and employee benefits	\$ 222	\$ 217	
Equipment depreciation and maintenance	19	22	
Occupancy	28	25	
Communication	10	11	
Supplies and services	12	10	
Miscellaneous	13	10	
Travel and vehicle maintenance	4	4	
	308	299	
Restructuring	42	21	
Farm Safety Association	1	1	
	\$ 351	\$ 321	

10. RELATED PARTY TRANSACTIONS Legislated obligations

The WSIB is required to reimburse the Government of Ontario for the administrative cost of the *Occupational Health and Safety Act.* In 1997 the WSIB was required by the *Workers' Compensation Act* to fund the operating costs of the Workers' Compensation Appeals Tribunal, the Offices of the Worker and Employer Adviser, the Occupational Disease Panel, the Workplace Health and Safety Agency (WHSA) and the mine rescue stations. The amounts of reimbursements and funding are determined and approved by the Minister of Labour and, in certain instances, the WSIB is directed by the Lieutenant Governor, through Orders in Council, to make those payments. The total amount of funding provided under these legislated obligations in 1997 was \$111 million (1996: \$98 million).

Under the *Workplace Safety and Insurance Act, 1997*, the WSIB is required to reimburse all the above costs except for the Workplace Health and Safety Agency and the Occupational Disease Panel. The WHSA ceased to exist as a separate entity on December 31, 1997. The WSIB will assume the assets, liabilities and program responsibilities of the WHSA effective January 1, 1998. The Occupational Disease Panel was abolished by Bill 99.

Institute for Work and Health

The WSIB also provides funding for the Institute for Work and Health. The funding provided in 1997 was \$4 million (1996: \$5 million). These expenses are included in administrative and other expenses.

Investments

Included in investments are marketable fixed income securities issued by the Ontario provincial government and related corporations of \$283 million (1996: \$417 million).

Other

In addition to the legislated obligations, accident prevention expenses and funding for the Institute for Work and Health referred to above, the financial statements include amounts resulting from transactions conducted in the normal course of operations with various Ontario government-controlled ministries, agencies, and Crown corporations with which the WSIB may be considered related. Such transactions are conducted on terms and conditions similar to those transactions with unrelated parties. Account balances resulting from these transactions are not significant.

11. COMMITMENTS AND CONTINGENCIES Operating leases

At December 31, 1997, the WSIB was committed under non-cancellable operating leases requiring future minimum payments of approximately \$6 million per year over the next five years and aggregating to \$45 million thereafter.

Legal actions

The WSIB is party to various claims and lawsuits which are being contested. In the opinion of management, the outcome of such claims and lawsuits will not have a material effect on the WSIB.

12. PENSION PLAN

The WSIB has a contributory defined benefit pension plan for its employees and employees of the safe workplace associations, which provides for partially indexed pensions based on years of service and earnings rates near retirement. The investment activities and the administrative and accounting matters of the pension plan are administered by the WSIB.

An independent actuarial valuation performed as of December 31, 1997 has determined that the pension plan is in a surplus position. The accrued pension obligations of the contributory defined benefit plan reflect management's estimates of salary escalations, mortality of members, terminations, and the ages at which members will retire.

As at December 31, 1997, the pension plan's funded status was as follows:

100	
14	millione
1 (/)	millions

	1997	1996
Pension assets	\$ 867	\$ 759
Accrued pension obligations	\$ 651	\$ 598

Under the *Act*, the Workers' Compensation Board Superannuation Fund is continued in 1998 as the Workplace Safety and Insurance Board Employees' Pension Plan.

In 1997 amendments to the WSIB Employees' Pension Plan regulation were introduced to address several Revenue Canada issues, clarify certain administrative practices and implement plan improvements.

Responsibility Financial Reporting

The accompanying financial statements were prepared by management in accordance with generally accepted accounting principles, consistently applied, and include some amounts based upon management's best estimates and judgements. Any financial information contained elsewhere in the Annual Report is consistent with these financial statements.

Management is responsible for the integrity of the financial statements and has established systems of internal control to provide reasonable assurance that assets are properly accounted for and safeguarded from loss. The Board of Directors has established an Audit Committee to ensure that management fulfils these responsibilities. The Audit Committee meets periodically with management, internal auditors and external auditors to ensure that their responsibilities are properly discharged with respect to financial statement presentation, disclosure and recommendations on internal control.

The Internal Audit Branch performs audits designed to test the adequacy and consistency of the WSIB's internal controls, practices and procedures.

The external auditors, KPMG, working under the direction of the Provincial Auditor, have performed an independent audit of the financial statements of the WSIB in accordance with generally accepted auditing standards. Their report outlines the scope of this independent audit and their opinion on the financial statements of the WSIB.

Eckler Partners Ltd., the independent consulting actuaries to the WSIB, express an opinion on the adequacy and appropriateness of the valuation of the WSIB's benefits liability.

Glen Wright

Acting President

and Chief Executive Officer

David Doncaster

Vice-President,

Finance and Corporate Services and Chief Financial Officer

February 27, 1998

Auditors' Report



KPMG

To the Workplace Safety and Insurance Board, the Minister of Labour, and to the Provincial Auditor

Pursuant to the *Workplace Safety and Insurance Act* which provides that the accounts of the Workplace Safety and Insurance Board (WSIB) shall be audited by the Provincial Auditor or under his direction by an auditor appointed by the Lieutenant Governor in Council for that purpose, we have audited the balance sheet of the WSIB as at December 31, 1997 and the statements of operations and unfunded liability and cash flows for the year then ended. These financial statements are the responsibility of WSIB management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In our opinion, these financial statements present fairly, in all material respects, the financial position of the WSIB as at December 31, 1997 and the results of its operations and the changes in its financial position for the year then ended in accordance with generally accepted accounting principles.

Chartered Accountants

Toronto, Ontario February 27, 1998

KIME

Actuaries Actuaries Report

Eckler Partners Ltd.

Consulting Actuaries' Report on the Valuation of the Benefits Liabilities of the Schedule 1 Accident Fund of the Workplace Safety and Insurance Board of Ontario as at December 31, 1997

We have determined the estimated present value as at December 31, 1997 of future payments for short-term disability, long-term disability, rehabilitation, survivor benefits, health care and retirement income benefits under Schedule 1 on account of accidents that occurred on or before that date to be \$15,685 million. We have examined the data upon which the calculations were based and found them to be sufficient and reliable for the purposes of the valuation and consistent with the WSIB's financial statements. We consulted with the Chief Actuary in selecting appropriate assumptions and methods for the valuation. As in previous valuations, the present value does not include provision for future claims related to occupational disease or for future expenses of administration.

The present value reported above includes the liability for benefits under Bill 162 which came into effect as of January 2, 1990. In previous valuations, we relied on WSIB management's estimates of the average percentage of permanent impairment of workers becoming eligible for compensation for non-economic loss under section 42, of the average percentage wage loss of workers becoming eligible for compensation for future loss of earnings under section 43, and of the portions of compensation for future loss of earnings under section 43 and of supplemental pensions under section 147(4) of the *Act* which will be continued following the reviews 24 months and 60 months after the benefits commence, which we believed to be reasonable. For the purpose of this valuation, these assumptions have been modified to reflect actual experience available to date.

The present value also takes into account the provisions of Bill 165 which came into effect as of January 1, 1995, which affected the indexing of compensation and which provided for additional pension for certain categories of injured worker.

The present value also takes into effect the amendments to the *Act* contained in Bill 99, which received Royal Assent in October 1997, which affects the indexing of compensation and which provides for reinstatement of benefits to survivors whose benefits were terminated for reason of remarriage prior to April 1, 1985.

The valuation was based on the provisions of the *Workplace Safety and Insurance Act* and on the WSIB's administrative practices in effect as of January 1, 1998. Full provision has been made for potential future increases in the covered earnings ceiling and in the level of compensation as provided under the *Act* by using a net investment return assumption of 3% per annum with respect to fully indexed benefits and 6% per annum with respect to partially indexed benefits. The rates of net investment return were determined on the assumption that investment income in excess of these rates will be required to finance indexation of those benefits related to inflation. The long-term rate of general price inflation assumed in the valuation was 4% per annum, and the rate of indexation of benefits was therefore assumed to be 4% per annum for fully indexed benefits and 1% per annum for partially indexed benefits.

The estimated present value of future payments reported above includes a provision of \$135 million for retroactive payments and future ongoing payments arising from the reinstatement of benefits payable to surviving spouses of deceased workers which were terminated for reason of remarriage of the surviving spouse prior to April 1, 1985. We have reviewed the provision of \$135 million and believe it to be reasonable, although the ultimate cost will depend on the number of pensions reinstated.

Except as described above, the methods and assumptions employed in the valuation were consistent with those used in the previous valuation, after taking account of changes in claim patterns. A complete description of the methods and assumptions employed in the valuation will be provided in our detailed report to the Board on the valuation.

In our opinion, the assumptions made in this valuation are appropriate, the methods employed are in accordance with sound actuarial principles and the amount of \$15,685 million as at December 31, 1997 makes reasonable provision for future payments for short-term disability, long-term disability, rehabilitation, survivor benefits, health care and retirement income benefits under Schedule 1 on account of accidents that occurred on or before December 31, 1997.

David A. Short, F.S.A., F.C.I.A.

Actuaries with the firm of Eckler Partners Ltd.

February 27, 1998

Annual Report 1997

Ten-Year History

Workplace Safety and Insurance Board
Ten-Year Summary of the Statements of Operations and Unfunded Liability

	1997	1996	1995	1994	1993	1992	1991	1990	1989	1988
REVENUES			40.050	40.054	40.000	40.500	40.505	40 500	40.070	40.077
Assessment	\$2,573	\$2,610	\$2,653	\$2,351	\$2,283	\$2,528	\$2,505	\$2,596	\$2,678	\$2,377
nvestment	849	711	593	499	521	453	450	440	409	316
	3,422	3,321	3,246	2,850	2,804	2,981	2,955	3,036	3,087	2,693
EXPENSES										
Benefits paid	2,249	2,371	2,385	2,331	2,435	2,444	2,342	2,059	1,782	1,624
Net increase (decrease)										
in benefits liability	(1,740)	50	(150)	(75)	400	760	1,440	1,220	2,117	1,443
Vet increase in the	,			, ,						
Injured Workers' Retirement Fund	48	49	49	29	30	14	2	_	-	_
,	557	2,470	2,284	2,285	2,865	3,218	3,784	3,279	3,899	3,067
Administrative and other	351	321	339	331	343	347	343	323	281	259
egislated obligations	111	98	113	104	100	97	87	53	26	26
ograndia ozniganomo	1,019	2,889	2,736	2,720	3,308	3,662	4,214	3,655	4,206	3,352
	.,	_,	_,	_,	-,	-,	.,	-,	,	-,
NET INCOME (LOSS)										
FROM OPERATIONS	2,403	432	510	130	(504)	(681)	(1,259)	(619)	(1,119)	(659)
	·				, ,	, ,	, , ,	, ,	, , , , , , ,	, ,
Jnfunded Liability					٨					
beginning of year	10,460	10,892	11,402	11,532	11,028	10,347	9,088	8,469	7,350	6,691
Jnfunded Liability										
end of year	\$8,057	\$10,460	\$10,892	\$11,402	\$11,532	\$11,028	\$10,347	\$9,088	\$8,469	\$7,350
OTHER STATISTICS										
	1997	1996	1995	1994	1993	1992	1991	1990	1989	1988
Schedule 1										
Average rate of assessment										
(per \$100 of payroll)	\$2.85	\$3.00	\$3.00	\$3.01	\$2.95	\$3.16	\$3.20	\$3.18	\$3.12	\$3.02
Total assessable payroll										
(\$ millions)	\$91,497	\$86,844	\$86,065	\$82,818	\$84,243	\$83,048	\$80,727	\$80,352	\$79,475	\$73,789
d I (MOID										
Number of WSIB employees										
		4,373	4,597	4,603	4,751	4,909	5,139	5,138	4,611	4,387
as at December 31	3,966	7,070	1,007	1,000	.,	.,		-,	1,011	.,
	3,966	345,606	371,837	370,444	368,485	377,019	409,946	473,407	467,212	489,819

WORKPLACE SAFETY AND INSURANCE BOARD

Head Office Sincoe Place 100 Front Street West Joronto ON M5V 3J1

eletypewriter (TTY) 900-387-0500

intralized Location r all claims mail and All claim-related mail to forkplace Safety and surance Board 10 Front Street West foront ON M5V 3J1 Fax: 898-313-7373

revention Servicus 416) 344-3456 800-668-4864

Office Locations ruelph Stone Road West in Floor, South Tower uelph ON N1G 4Y2 319) 826-4650

(amilton 20 King Street West amilton ON LBN 4C5 (5) 523-1800

ingstea 84 Concession Street gite 304 ngston ON K7K 6W6 13) 544-9682

richener 5 King Street West aite 501 richener ON N2G 4W1 19) 576-4130

46 Fullarton Street pndon ON N6A 5P3 519) 663-2331

North Bay 28 McIntyre Street West Forth Bay ON P1B 2Y6 (05) 472-5200 Ottawa 360 Albert Street Suite 200 Ottawa ON K1R 7X7 (613) 238-7851

As of July 27, 1998 99 Metcalfe Street Suite 700 Ottawa ON K1P 1E8 (613) 238-7851

Sault Ste. Marie 153 Great Northern Road Sault Ste. Marie ON P6B 4Y9 (705) 942-3002

St. Catharines Lake-Carlton Plaza 161 Carlton Street Suite 201 St. Catharines ON L2R 1R5 (905) 687-8622

Sudbury 30 Cedar Street Sudbury ON P3E 17.4 (705) 675-9301

Thunder Bay 410 Memorial Avenue Thunder Bay ON P7C 552 (807) 343-1710

Timmins Pine Plaza 119 Pine Street South Suite 310 Timmins ON P4N 2K3 (705) 267-6427

Toronto 200 Front Street West Toronto, Ontario M5V 3J1 (416) 344-1000

Windsor 235 Eugenie Street West Windsor DN N8X 2X7 (519) 966-0660 Industry Sectors Agriculture (519) 826-4650 1-888-259-4228

Automotive (416) 344-1001 1-800-263-8877

Chemicals/Plastics and Process (416) 344-1004 1-800-387-0080

Food (416) 344-1001 1-800-263-8877

Forestry Pulp & Paper (807) 343-1710 1-800-465-3934

Health Care (416) 344-1002 1-800-387-0066

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Municipal Education Electrical (416) 344-1004 1-800-387-0080

Schedule 2 (416) 344-1004 1-800-387-0080

Services (416) 344-1007 1-800-387-0068

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Transportation (416) 344-1002 1-800-387-0066 Small Business Construction Sector (416) 344-1004 1-800-387-0080

Hamilton (905) 523-1800 1-800-263-8488

London (519) 663-2331 1-800-265-4752

Ottawa (613) 238-7851 1-800-267-9601

Sudhury (705) 675-9301 1-800-461-3350

Thunder Bay (807) 343-1710 1-800-465-3934

Toronto (416) 344-1007 1-800-387-0068

Windsor (519) 966-0660 1-800-265-7390

Visit our website at www.wsib.on.ca

e-mail address: wsibcomm@wsib.on.ca

A landmark year



Workplace Safety & Insurance Board

Commission de la sécurité professionnelle et de l'assurance contre les accidents du travail

WORKPLACE SAFETY INSURANCE BOARD

Statistical Supplement to the

1997 Annual Report

Statistical Supplement to the 1997 Annual Report

(WCB Act 1990, amended version). On January 1, 1998, the Workers' Compenstion Board's name changed to the Workplace Safety This publication is supplemental to the WSIB's 1997 Annual Report. The data reflects legislation in place at the time of Reporting and Insurance Board (WSIB) to reflect new legislation. Ten-year trend figures are shown where available. In some tables, percentages do not necessarily add up to 100 due to rounding.

The 1997 Annual Report is also available upon request from the Workplace Safety & Insurance Board's Communications Division.

Vous pouvez obtenir un exemplaire du Rapport annuel 1997 de la Commission de la sécurité professionnelle et de l'assurance contre les accidents du travail auprès de la Division des communication.

200 Front Street West, 18th Floor Foronto ON M5V 3J1 (416) 344-4200 or toll-free

1-800-387-5540, extension 4200

Teletypewriter (TTY)

1-800-387-0050

200, rue Front Ouest, 18º étage Toronto ON M5V 3J1

(416) 344-4200

1-800-387-5540, poste 4200

Appareil de télécommunications pour sourds

1-800-387-0050

Internet

Site Web: www.wsib.on.ca

Courriel: wsibcomm@wsib.on.ca

Detailed claims profiles for 1998 accidents are available upon request. To receive more information, please call the Information

E-mail: wsibcomm@wsib.on.ca

Web site: www.wsib.on.ca

Internet

Request Line at (416) 344-4700 or toll-free 1-800-387-5540, extension 4700, or Fax to (416) 344-4600.

ISSN 0848-5046 Statistical Supplement 1997

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Claim Volumes

Tables in this section provide different perspectives on the number of accidents which occur in the workplace each year and the workers' compensation claims arising from these accidents.

Table 1 lists the number of claims according to the year a claim is reported and registered. This provides an indication of the administrative workload at the WSIB. Delays in reporting and the long processing times of some complex cases complicate the tabulation and reporting of statistics concerning accidents and claims for a given year. The count of accidents grows or matures as more claims are reported and decisions are made. The process by which the counts grow

after the end of the year, due to registrations and dispositions of pending claims, is called maturing.

The other two tables show the number of claims according to when the accident occurred. Because some accidents are reported late, the number of claims by year of accident changes, depending on when the count is made. Table 2 provides a snapshot of the accident counts by claim status as of March 31 following the year of accident (three months after the end of the year), while Table 3 gives a snapshot at 15 months after the end of the year, when most maturing has occurred.

More details and background on these summary statistics are in the explanatory notes that accompany each table.

Public Sector Salary Disclosure

The *Public Sector Salary Disclosure Act, 1996* requires the WSIB to publish in its annual report salary and benefit information of employees whose salaries are \$100,000 or more. In 1997 the following WSIB employees earned salaries over \$100,000:

Name	Position	Earnings**	Taxable benefits	Total Earnings
Ali, Zainul	Treasurer	\$ 114,401	\$ 208	\$ 114,609
Appleton, Clayton	Vice-President, Human Resources	167,314	42	167,355
Aronshtam, Masha	Medical Advisor	109,162	164	109,326
Arvisais, James	Medical Advisor	107,993	164	108,156
Belanger, Adele	Legal Counsel II	104,740	203	104,943
Bodasing, Deomanie	Executive/Medical Director Downsview Rehabilitation Centre	136,892	164	137,055
Boga, Amirali	Medical Co-ordinator	121,634	164	121,798
Bowman, Leslie	Medical Co-ordinator	117,805	164	117,969
Cantlie, George	Medical Co-ordinator	118,803	225	119,028
Carr, Patricia	Medical Consultant	122,789	317	123,106
Chain, Marybelle	Medical Advisor	101,898	193	102,091
Colaco, Carmen	Medical Co-ordinator	122,294	164	122,458
Coutinho, Jude	Medical Advisor	101,672	74	101,746
De Demeter, Dorrit	Medical Consultant	122,516	150	122,666
De Domenico, Ivan J .	Medical Advisor	111,259	170	111,429
Douglas, Colin	Legal Counsel II	104,740	203	104,943
Dsouza, Irene	Medical Advisor	103,092	164	103,256
Frame, Joy	Legal Counsel II	104,740	164	104,904
Garg, S.K.	Medical Advisor	110,759	213	110,972
Germansky, Martin	Medical Advisor	110,759	213	110,972
Gregoire, J.	Chief Actuary	129,339	226	129,565
Hadjiski, Anna	Medical Consultant	121,637	218	121,855
Heckadon, Robert	Medical Advisor	100,937	0	100,937
Hickman, Robert	Medical Advisor	105,025	203	105,228
Ho, Michael	Clinic Training Specialist	121,035	164	121,199
Holness, Linn	Chief Medical Officer	140,692	251	140,944
Holyoke, Paul	General Counsel & Vice-President	132,344	240	132,584
Horseman, Brock C.	Vice-President, Prevention	103,519	103	103,623
Jolley, Linda	Vice-President, Policy & Research	130,332	238	130,570
Karr, A. Wm.	Medical Advisor	110,059	164	110,223
Kelly, J. Brian	Medical Co-ordinator	122,516	164	122,680

			Taxable	Total
Name	Position	Earnings**	benefits	Earnings
Kosmidis, E.	Legal Counsel II	\$ 103,630	\$ 228	\$ 103,858
Lamoureux, Linda	Director, Special Investigations	120,559	228	120,786
Little, William*	Medical Consultant	117,533	195	117,728
Longmore, Robert D.	Medical Co-ordinator	129,898	195	130,093
MacArthur, Angus	Medical Consultant	121,570	227	121,796
Maehle, Waldemar	Medical Advisor	100,563	194	100,758
Malayil, Ammini	Medical Consultant	122,516	164	122,680
Mastrilli, Arcangelo	Medical Advisor	110,040	164	110,204
Mitchell, W. G.	Director, Application Development	103,314	150	103,464
O'Keefe, Michael	President & Chief Executive Officer	315,962	41	316,003
Painvin, Catherine	Director, Clinical Resources & Consultation	128,758	164	128,922
Preradovic, Nikola	Medical Advisor	110,759	164	110,923
Prichett, Barry	Medical Advisor	110,759	164	110,923
Quince, John	Vice-President, Operations	204,522	212	204,733
Redfearn, R. Graham	Medical Advisor	110,759	164	110,923
Roy, Marie	Medical Co-ordinator	118,113	164	118,277
Sahay, Satyendra	Medical Consultant	121,192	203	121,396
Schofield, Michel	Co-ordinator, Special Clinic	116,603	221	116,825
Shapiro, Gary	Medical Advisor	110,759	164	110,923
Simmons, Wayne	Director, Bonds and Money Market	155,206	164	155,370
Stewart, T.*	Medical Advisor	106,925	192	107,117
Sutherland, Doris	Pension Medical Consultant	122,385	164	122,549
Tabesh, Ali	Medical Co-ordinator	119,891	226	120,116
Thakur, Ranasree	Medical Co-ordinator	122,516	164	122,680
Walker, John	Medical Advisor	104,652	201	104,853
Weatherbee, Wayne	General Manager, Small Business	103,499	178	103,677
Werry, Clark*	Medical Co-ordinator	116,222	189	116,411
Wright, Glen	Chair	112,269	0	112,269
Yeandle-Hignell, James	Medical Co-ordinator	118,730	225	118,954

^{*} no longer with the WSIB on December 31, 1997

^{**} The amount shown as earnings in this disclosure statement may not represent the individual's actual annual rate of salary. The earnings required to be made public under the *Public Sector Salary Disclosure Act, 1996* reflect the amount reported to Revenue Canada on the employer's T4 slip for an employee. The earnings shown in this statement may therefore include non-recurring payments in 1997 for retroactive pay from a reclassification or a grievance settlement or a pay-out upon retirement. The earnings shown may be less than the individual's annual rate of salary if the individual worked only part of the year.

Number of Registrations in a Year (1988 - 1997)

Figures in this table show the number of claims registered with the WSIB in each year. Annual volumes of claim registrations provide a measure of the overall administrative workload at the WSIB.

Although most claims are reported and registered in the same year the accident occurred, there are cases in which the claim is reported and registered after the year of the accident. This table provides a breakdown of registered claims for accidents that occurred in the current year and in prior years.

The figures encompass all claims reported to the WSIB in the reference year, including those that are allowed, not allowed and those pending at the end of the year (such as those awaiting further information upon which to base an entitlement decision).

The breakdown of claims by accidents in the current year and in prior years provides a relative measure of reporting delays in different years.

Number of Claims and Percentage of Total Claims

								Ye	Year of Kegistration	Stratic	Ш									
	1988 %		1989	%	1990	%	1991	%	1992	%	1993	%	1994	%	1995	%	1996	%	1997	%
Accidents in Current Year	472,348	%96	472,348 96% 447,577 96%	-	433,814 9	92%	390,115	%56	390,115 95% 361,437 96%	%96	351,486	%26	356,236	%96	96% 354,449 95%	82%	327,24	8 95%	326,932	%96
Accidents in Prior Years	17,471	4%	17,471 4% 19,635	4%	39,593	%8	19,831	2%	15,582	4%	16,999	2%	14,208		4% 17,388	2%	18,358		5% 14,246	4%
Total Registrations	489,819 10	%00	489,819 100% 467,212 100%		473,407 100%	%0	409,946 1	%00	409,946 100% 377,019 100%	%00	368,485	100%	370,444	100%	368,485 100% 370,444 100% 371,837 100%	100%	345,606 100%	100%	341,178	100%

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Number of Accidents in a Year Registered as of March 31 of the Following Year (1988 - 1997)

Figures in this table show the number of accidents which occurred in the reference year and registered by March 31 of the following year.

Some claims are not reported and/or not allowed in the same year as the accident occurred. Therefore, these figures are not complete counts of all accidents that may have occurred during the reference year. Rather, they are an accurate representation of decisions made up to three months after the year of accident (in other words, up to March 31 of the following year).

In addition, the breakdown by type of claim (lost-time, no lost-time, etc.) is based on the status of claims as of March 31 of the following year. This status, particularly the pending status, may change after March 31. For instance, a claim with pending status on March 31 may later change to lost-time, no lost-time, or not allowed.

Status as of																				
March 31 of the							Year of A	Year of Accident												
Following Year	1988	%	1989	%	1990	%	1991	%	1992	%	1993	%	1994	%	1995	%	1996	%	1997	%
S CHEDULE 1																				
Allowed Lost-Time	185,585	43%	178,255	42%	161,781	41%	133,492	38%	116,184	36%	105,885	34%	106,561	33%	101,589	31%	87,789	30%	86,641	29%
Allowed No Lost-Time	205,557	47%	193,300	46%	184,990	46%	174,263	49%	163,339	%09	160,999	51%	157,982	48%	164,913	21%	155,431	52%	151,789	51%
Not Allowed	36,796	8%	39,827	%6	45,809	11%	41,802	12%	42,070	13%	45,279	14%	53,938	17%	54,353	17%	50,786	17%	56471	19%
Abandoned	28,480		32,051		37,980		33,651		32,954		35,774		43,857		43,345		40,432		47,362	
Denied	8,316		7,776		7,829		8,151		9,116		9,505		10,081		11,008		10,354		9,109	
Pending	7,308	2%	11,007	3%	5,795	1%	3,107	1%	3,311	1%	2,369	1%	3,360	1%	3,023	1%	2,329	1%	3,704	1%
Sub-total	435,246	100%	422,389	100%	398,375	%001	352,664	100%	324,904	100%	314,532	100%	321,841	100%	323,878	100%	296,335	100%	298,605	100%
SCHEDULE 2																				
Allowed Lost Time	22,914	44%	22,712	44%	22,663	44%	21,983	44%	20,756	43%	19,237	41%	19,083	40%	17,225	38%	15,291	37%	15,165	37%
Allowed No Lost-Time	21,293	41%	20,552	40%	20,780	41%	20,941	42%	20,235	42%	19,376	42%	19,040	40%	18,734	42%	17,470	42%	16,674	41%
Not Allowed	6,907	13%	6,482	13%	6,873	13%	6,843	14%	7,167	15%	7,550	16%	8,544	18%	8,434	19%	8,184	20%	8,266	20%
Abandoned	5,494		5,204		5,762		5,498		5,534		5,724		6,559		6,284		6,095		6,406	
Denied	1,413		1,278		1,111		1,345		1,633		1,826		1,985		2,150		2,089		1,860	
Pending	1,294	2%	1,618	3%	871	7%	573	1%	572	1%	472	1%	642	1%	592	1%	412	1%	766	2%
Sub-total	52,408	100%	51,364	100%	51,187	100%	50,340	100%	48,730	100%	46,635	100%	47,309	100%	44,985	100%	41,357	100%	40,871	100%
TOTAL																				
Allowed Lost-Time	208,499	43%	200,967	42%	184,444	41%	155,475	39%	136,940	37%	125,122	35%	125,644	34%	118,814	32%	103,080	31%	101,806	30%
Allowed No Lost-Time	226,850	47%	213,852	45%	205,770	46%	195,204	48%	183,574	49%	180,375	20%	177,022	48%	183,647	%09	172,901	51%	168,463	20%
Not Allowed	43,703	%6	46,309	10%	52,682	12%	48,645	12%	49,237	13%	52,829	15%	62,482	17%	62,787	17%	58,970	17%	64,737	19%
Abandoned	33,974		37,255		43,742		39,149		38,488		41,498		50,416		49,629		46,527		53,768	
Denied	9,729		9,054		8,940		9,496		10,749		11,331		12,066		13,158		12,443		10,969	
Pending	8,602	2%	12,625	3%	999'9	1%	3,680	1%	3,883	1%	2,841	1%	4,002	1%	3,615	1%	2,741	1%	4,470	1%
Total	487,654	100%	473,753	%001	449,562	100%	403,004	100%	373,634	100%	361,167	100%	369,150	100%	368,863	100%	337,692	100%	339,476	100%

Notes:

- 1. Reporting claim volumes in this manner started in 1989. Comparable claim volume statistics for years prior to 1988 are not available.
- Lost-time claims include compensable claims by workers who have lost wages as a result of a temporary disability, as well as those who have a permanent impairment with time lost from work.
- 3 No hartone claims involve accidents where no wage loss benefits were paid to the worker. Permanent impairment injuries or occupational diseases where the worker did not lose time from work beyond the day of the accident are also
- 4. Abandoned claims include cases where the WSIB could not collect information from the worker to substantiate the claim or the worker withdraws a claim.
- 5 Denied claims include cases where the injuries or diseases are not work-related (denial based on merit) or workers/employers are not covered by the Act (denial based on status).
- Final out and a settler Schedule 1 or Schedule 2. Schedule 2 employers are required to pay annual premiums, which form the WSIB's Insurance Fund. Compensation and health care for injured workers are paid for out of this find and administered by the WSIB. The majority of employers in Ontario are in Schedule 1. Under Schedule 2. each employer is liable for paying the compensation and health care costs of any worker who suffers an occupational injury or disease. Employers in this category include municipal, provincial and federal governments, railways, airlines and telephone companies.

Number of Accidents in a Year with Estimate for Maturing (1988 - 1997)

This table is an extension of Table 2. The purpose is to provide, as closely as possible, a count of the claims which will ultimately be registered and allowed that arise from accidents occurring in the reference year. The process by which the counts grow after the end of the year, due to registrations and dispositions of pending claims, is called maturing. A matured count of claims more accurately reflects the base upon which liabilities and the ultimate costs of the workers' compensation system are based.

The figures below show the number of accidents in the reference year, based on registration and decisions made up to 15 months after

the end of the accident year. For example, the figures for 1988 show the number of accidents registered and adjudicated for that year by March 31, 1990. Likewise, the breakdown of claims is based on the status of these claims as of March 31 of the second year after the year of accident.

By comparing these figures to those reported in Table 2, an estimate can be obtained of the additional maturing resulting from additional claims reported after March 31 of the following year, and also from changes in status, such as from pending to allowed.

Status as of March 31 of the Second Year									Year of	Year of Accident										
After Accident Year	1988	%	1989	%	1990	%	1991	%	1992	%	1993	%	1994	%	1995	%	1996	%	*1997*	%
S CHEDULE 1								•									1		T	
Allowed Lost-Time	192,466	44%	183,875	43%	165,139	41%	135,281	38%	118,390	36%	107,189	34%	108,876	34%	103,431	37%	89,406	30%	89,272	30%
Allowed No Lost-Time	206,344	47%	195,427	46%	186,484	47%	175,469	20%	164,007	20%	159,950	21%	158,431	49%	165,250	51%	155,710	52%	152,913	51%
Not Allowed	37,550	%6	44,414	10%	48,127	12%	42,969	12%	43,259	13%	45,728	15%	55,077	17%	55,315	17%	51,676	17%	57,519	19%
Abandoned	28,253		35,085		38,964		33,839		33,072		35,520		43,867		43,139		40,507		47,613	
Denied	9,297		9,329		9,163		9,130		10,187		10,208		11,210		12,176		11,169		906'6	
SCHEDULE 2																				
Allowed Lost-Time	23,970	46%	23,595	46%	23,267	45%	22,499	44%	21,614	44%	20,834	42%	19,876	41%	18,027	39%	16,035	38%	15,631	38%
Allowed No Lost-Time	21,398	41%	20,785	41%	20,985	41%	21,239	42%	20,640	42%	21,053	42%	19,562	41%	19,407	42%	17,872	42%	16,802	41%
Not Allowed	6,961	13%	6,816	13%	7,103	14%	7,052	14%	7,339	15%	7,948	16%	8,776	18%	8,821	19%	8,397	20%	8,460	21%
Abandoned	5,311		5,274		5,748		5,493		5,523		5,885		6,544		6,345		860'9		6,438	
Denied	1,650		1,542		1,355		1,559		1,816		2,063		2,232		2,476		2,299		2,022	
TOTAL																				
Allowed Lost-Time	216,436	44%	44% 207,470	44%	188,406	42%	157,780	39% 1	140,004	37%	128,023	35%	128,752	35%	121,458	33%	105,441	31%	104,903	31%
Allowed No Lost-Time	227,742	47%	216,212	46%	207,469	46%	196,708		184,647	49%	181,003	20%	177,993	48%	184,657	20%	173,582	51%	169,715	20%
Not Allowed	44,511	%6	51,230	11%	55,230	12%	50,021	12%	50,598	13%	53,676	15%	63,853	17%	64,136	17%	60,073	18%	62,979	19%
Abandoned	33,564		40,359		44,712		39,332		38,595		41,405		50,411		49,484		46,605		54,051	
Denied	10,947		10,871		10,518		10,689	-	12,003		12,271		13,442		14,652		13,468		11,928	

"The 1997 data is estimated, based on prior registration experience and the probabilities associated with the disposition of new and pending claims.

Detailed Claims Profiles

The tables in this section provide, by year of accident, detailed analyses of lost-time injuries and occupational diseases as reported in Table 2. Lost-time claims reported and allowed as of March 31 of the following year are included.

Starting in 1996, a new national coding standard, Z795, is used to record accident details on nature of injury or disease, part of body, event (type of accident) and source of injury or disease. In addition, the National Occupational Classification (NOC) is used for injured workers' occupations, and an expanded industry classification is used for employers' industries.

Please note that 1996 and 1997 figures are not comparable to previous years' data. To provide coherence with previous years' data, 1996 and 1997 coding is converted to previous standards. However, due to a change in coding practices driven by the new coding standards, the conversion cannot be perfect. Please read detailed notes in individual tables for specific impacts.

Note:

As indicated in the explanatory notes of Table 2, the total number of accidents shown in these profiles is not a complete count of accidents that have occurred in the reference year. The figures are the result of a snapshot taken as of March 31 of the following year. For further details, please read the explanatory notes in Table 2.

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Lost-Time Claims by Age Group (1988 - 1997)

Age Group 1988 % 15-19 years 13,186 6.3% 11 20-24 years 32,689 15.7% 29 25-29 years 35,512 17,0% 34 30-34 years 28,501 14.1% 29 40-44 years 19,347 9.3% 19 45-49 years 14,761 7.1% 14 50-54 years 10,040 4.8% 9								TOPIONE IN THE										
13,186 6.3% 32,689 15,7% 35,512 17,0% 23,602 11,3% 19,347 9,3% 11,2,451 6.0% 10,040 4.8%		%		%	1991	%	1992	%	1993	%	1994	%	1995	%	1996	%	1997	%
. 23,501 14,1% 23,602 11,3% 19,347 9,3% 14,761 7.1% 12,451 6,0% 10,040 4,8%	11,453 29,075 1 34,257 1	5.7% 4.5% 7.0%	8,685 4, 23,608 12, 30,651 16.	4.7% 12.8% 1	5,976 18,375 125,436	3.8% 11.8% 16.4%	4,663 15,269 21,768	3.4% 11.2% 15.9%	3,864 13,374 18,955	3.1% 10.7% 15.1%	4,242 13,924 18,271	3.4%	4,186 13,279 16,697	35% 11.2% 14.1%	3,415 11.320 13,795	3.3% 11.0% 13.4%	3,638 11,184 13,111	3.6% 11.0% 12.9%
14,761 7.1% 12,451 6.0% 10,040 4.8%	29,208 1 22,937 1 19,026	14.5% 11.4% 9.5%	27,332 14. 22,023 11. 18,888 10.	14.8% 2 11.9% 2 10.2% 1	25,024 1 20,828 1 17,891 1	16.1% 13.4% 11.5%	23,090 19,557 16,207	16.9% 14.3% 11.8%	21,423 18,630 15,292	17.1%	21,806 18,696 15,350	17.4%	20,462 18,087 14,656	17 2% 15 2% 17.3%	17,297 16,294 13,298	16.8% 15.8% 12.9%	16,442 16,219 13,495	16.2% 15.9% 13.3%
	14,257 11,861 9,370	7.1% 5.9% 4.7%	13,746 7. 11,474 6. 8,923 4.	7.5% 1 6.2% 1 4.8%	13,566 10,825 8,165	8.7% 7.0% 5.3%	12,998 10,018 7,458	9.5% 7.3% 5.4%	12,690 9,252 6,717	10.1% 7.4% 5.4%	12,837 9,460 6,604	10.2% 7.5% 5.3%	12,581 8,891 6,057	10 6% 7 5% 5 1%	11,076 7,955 5,308	10.7% 7 7% 5.1%	11,094 8,224 5,293	10.9% 8 1% 5.2%
60-64 years 5,574 2.7% 5, 65 years and over 782 0.4% Not available 11,044 5.3% 13,	5,201 754 13,568	2.6% 0.4% 6.8%	4,879 2.0 737 0.4 13,498 7.0	2.6%	4,523 571 4,295	2.9%	4,136 538 1,238	3.0% 0.4% 0.9%	3,579 452 894	2.9% 0.4% 0.7%	3,384 448 622	2.7% 0.4% 0.5% 0.5%	3,049 396 473	2.6% 0.3% 0.4%	2,571 334 417	2.5% 0.3% 0.4%	2,525 333 248	2.5% 0.3% 0.2%
208,499 100% 200,	200,967	100% 18	184,444 100	100% 15	155,475	100%	136,940	100%	125,122	100%	125,644	100%	118,814	100%	103,080	100%	101.806	100%

Table

Lost-Time Claims by Gender (1988 - 1997)

									Year of A	ccident										
ender	1988	%	1989	%	1990	%	1991	%	1992	%	1993	%	1994	%	1995	/0	1006	.70	1007	ò
ale	155,546	74.6%	145,742	72.5%	128,387	%9.69	110,859	71.3%	96,572	70.5%	88,143	70 4%	88,395	70.4%	83,242	70.1%	72.533	70.4%	71 160	%6 69
smale	52,244	25 1%	50,825	25 3%	47,654	25.8%	44,063	28 3%	40,312	29.4%	36,918	29.5%	37,098	29.5%	35.454	79.8%	30.413	29 5%	30 571	30.0%
ot available	709	0.3%	4,400	2.2%	8,403	4.6%	553	0.4%	999	%0.0	61	0.0%	151	0.1%	118	0.1%	134	0.1%	75	0.00%
											1								2	5
otal	208,499	100%	200,967	100%	184,444	100%	155,475	100%	136,940	100%	125,122	100%	125,644	100%	118.814	100%	103 080	100%	101 806	1000/

Lost-Time Claims by Nature of Injury and Disease (1988 - 1997)

Nature of Injury									Year of	Year of Accident										
and Disease	1988	%	1989	%	1990	%	1991	%	1992	%	1993	%	1994	%	1995	%	1996	%	1997	%
Injuries:																				
Sprains and strains	104 702	50.2%	29,507	49 5%	88,308	47.9%	75,595	48.6%	68,423	20 0%	62,696	50.1%	60,274	48.0%	506,96	47 9%	48,427	47 0°c	46,438	44,6
avious to be a feet	42,759	20 5%	39,650	19.7%	30,737	16 7%	22,004	14.2%	18,975	13.9%	16,449	13.1%	17,172	13.7%	16,599	14.0%	13,047	12 7°c	13,173	129.
T. Borden paneline	25 944	12.4%	23,889	11.9%	18,617	10 1%	14,379	9 2%	12,095	8.8%	10,974	8.8%	10,854	8.6%	10,618	8.9%	9,198	96 80 80	9,109	8 8
3,71	8,366	4 0%	7,943	4 0%	7,603	4 1%	7,820	8.0%	7,503	25%	7,150	2.7%	7,194	2.7%	6,989	2 9%	7,345	7100	7,203	71%
Stattes awas in	6,337	3 0%	5,450	2 700	4,990	2 7%	4,154	2.7%	3,620	7.6%	3,092	2.5%	3,168	2.5%	3,006	2 5%	2,918	28°c	2,810	187
Burn or scald (heat)	4,408	2 1%	4,031	2 0%	3,545	1.9%	2,795	18%	2,289	1.7%	2,223	1.8%	2,186	17%	2,292	1 9%	1,552	15%	1,518	15.
Multiple injuries	1,089	0.5%	1,063	0.69.0	1,060	0.6%	1,150	0.7%	1,151	0.8%	988	0.8%	933	0.7%	773	0 7%	1,085	110c	1,343	130
P. CHAPA	1,519	0.7%	1,533	%80	1,427	%80	1,365	%6.0	1,287	%6.0	1,163	0.9%	1,211	1.0%	1,140	10%	984	10%	1,017	10°c
Sand me	721	0.3%	677	0.3%	929	0 4%	269	0.4%	638	0.5%	588	0.5%	209	0.5%	607	0.5%	991	10%	988	10%
Amputation or enucleation	553	0.3%	511	0.3%	650	0.4%	791	0.5%	807	%9:0	749	0.6%	709	%9.0	750	%9.0	758	0 7%	909	0.9.
The 25 m	369	0 2° n	331	0.5%	314	0.2%	415	0.3%	357	0.3%	353	0.3%	425	0.3%	434	0.4%	390	0.4%	419	0.4%
termination electronation	214	0.1%	182	0.1%	169	0 1%	132	0.1%	106	0.1%	115	0.1%	118	0.1%	125	0.1%	65	0 100	64	010
Occupational injury, NEC	4,189	2.0%	5,395	2 7%	11,127	%09	16,582	10.7%	13,180	%9.6	11,885	9 5%	14,429	11.5%	12,516	10.5%	10,512	10 2%	11,602	114%
Sub-total Injuries	201,170	%5'96	190,162	%9.76	169,203	91.7%	147,879	95.1%	130,431	95.2%	118,425	94.6%	119,280	94.9%	112,754	94.9%	97,272	94.4%	96,289	94.6%
Diseases:																				
Inflammation or irritation of joints,																				
tendons, muscles, nerves & arteries	2,161	1.0%	2,492	1.2%	3,341	1.8%	3,548	7.3%	3,908	2.9%	4,142	3.3%	3,871	31%	3,559	3 0%	2,764	2700	2,736	27-€
.Burn (chemical)	1,518	0 7%	1,332	0.7%	1,110	%9.0	876	%9:0	641	0.5%	584	0.5%	603	0.5%	829	0.5%	929	0.90	619	0.6%
Poisoning, systemic	895	0.4%	778	0.4%	789	0.4%	731	%9.0	569	0.4%	581	0.5%	583	0.5%	989	0.2%	369	0.4%	397	0400
Rali ation effects	1,002	0.5%	906	0.5%	643	0.3%	435	0.3%	302	0.2%	321	0.3%	365	0.3%	398	0 3%	258	0300	733	0 200
Contagious or infectious disease	248	0.1%	751	0.1%	339	0.2%	247	0.2%	225	0.2%	214	0.2%	131	0.1%	166	0 1%	304	0300	229	02.0
Dermatitis	909	0.3%	530	0.3%	475	0.3%	205	0.3%	377	0.3%	343	0.3%	314	0.2%	260	0.2%	213	0 200	273	0 200
Hearing loss or impairment	601	0.3%	652	0.3%	433	0.2%	124	0.1%	78	0.1%	08	0.1%	61	%0.0	46	%00	47	0,00	29	0.00
Heat stroke, cramps, exhaustion,																				
and s .: stroke	45	%0.0	22	%0:0	9	%0.0	27	%0.0	7	%0.0	24	%0.0	25	%0.0	32	%00	16	0.00	18	00.0
Freeze rigsthate.	09	%00	51	%0.0	15	%0.0	73	%0:0	23	%0.0	12	%0.0	19	%00	24	0.00	22	0.00	10	000
Pneumoconiosis, NEC	44	%0.0	89	%0.0	9	%0.0	09	0.0%	88	0.1%	42	%0.0	46	%0.0	46	%00	15	0.00	OC.	0C
Occupational illnesses, NEC	91	%0.0	109	0.1%	66	0.1%	153	0.1%	143	0.1%	227	0.2%	143	0.1%	127	0 1%	1,065	1000	957	0.9%
Sub-total Diseases	7,271	3.5%	7,191	3.6%	7,310	4.0%	6,726	4.3%	6,364	4.6%	6,570	5.3%	6,203	4.9%	5,922	2.0%	5,699	5.5%	5,459	5.4%
Non-personal damage only	27	%00	99	%0.0	43	%0.0	36	%0:0	21	%0:0	22	%0.0	22	%00	24	0.00	6	0,00	1	000
Unclassified or unidentified	-	%00	3,549	18%	7,888	4.3%	834	0.5%	124	0.1%	105	0.1%	139	0.1%	114	0100	100	0.1%	1.5	. 0
Total	208,499	100%	200,967	100%	184,444	100%	155,475	100%	136,940	100%	125,122	100%	125,644	100%	118,814	100%	103,080	100%	101,806	100%

Notes:

The drop in the number of hearing loss claims starting in 1991 is due to the reclassification of claim type from lost-time to no lost-time
 1996 figures have been revised due to reclassification of certain nature codes
 Starting in 1996 the new 2795 standard provides more specific codes for multiple injuries. This has led to a decrease in the counts for Sprains and strains, and Contusion, crushing, bruise
 A NEC strands for not elsewhere classified

Lost-Time Claims by Part of Body Injured (1988 - 1997)

							Ye	Year of Accident	dent											
Part of Body Injured	1988	%	1989	%	1990	%	1991	%	1992	%	1993	%	1994	%	1005	70	1000)d	4007	10
Back (including neck)	56,172	26.9%	57,880	28.8%	55.790	30 0%	51 377	33 0%	AR SEG	24 00/	42 E00	700 40	04 070	00 00	CECI	0/	1990	%	1997	%
Upper extremities (arms & hands)	52 38n	25,100	48 nas	22 00.	20 010	27 007	20,10	70.00	000,01	0/0.40	000,24	24.U%	9/6'14	33.4%	38,285	32.7%	31,884	30.9%	30,554	30.0%
Lower extremities (lens & feet)	38 177	10 20%	COC.01	1700.0	00,010	10.00	810,20	% R 07	024,72	70.02	24,834	19.8%	25,198	20.1%	24,798	20.9%	24,793	24.1%	24,679	24.2%
Truck (excluding back)	771,00	0.0.0	10,737	0/.0./1	31,114	0.3% 0.3%	867/7	1/.5%	23,716	17.3%	21,161	16.9%	21,781	17.3%	20,619	17.4%	18,643	18.1%	19 043	18 7%
right (excluding pack)	75,583	17.3%	19,388	%9.6	17,499	9.2%	15,470	10.0%	13,791	10.1%	12.651	10.1%	12 827	10.2%	12 108	10 20/	11 420	14 10/	0,00	0.7.
Неад	13,688	%9.9	12,393	6.2%	10,753	5.8%	8 881	2 7%	7 580	5 50%	6 8an	/01/1	7 550	7000	1000	0.2.01	1,430	0 :	9 8 1	%9.11
Multiple parts	14718	7 10%	15 248	7 60/	12 400	7000	7	200	000,0	200	000,0	0,0,0	000'/	0.0.0	1,041	0.4%	1,323	/.1%	7,290	7.2%
Not souling the	017,4	0/1.7	047'01	0/0./	13,400	1.3%	11,5,11	1.3%	10,220	7.5%	9,077	7.3%	8,401	6.7%	8,202	6.9%	7.574	7.3%	7 057	%b 9
applicable	6,750	3.5%	7,190	3.6%	7,306	4 0%	6,713	4 3%	6,354	4.6%	6.563	5.2%	B 195	4 9%	K 917	5 DC/.	020	1000	001	2,00
Unclassified or unidentified	1 031	0.5%	A 985	2 50%	0.160	E 00/	1 00.1	1 20/	4 070	2000			00-1-0	2/2:1	110,0	0.0.0	202	0.3%	9/0	1.0%
		2	000	2.270	2,100	0.0.0	106,1	0,5.1	1,2/3	0.3%	1,438	1.1%	1,711	1.4%	1,244	1.0%	471	0.5%	397	0.4%
fotal	208,499	100%	200,967	100% 1	184,444	. %001	155,475	100%	136,940	100%	125,122	100%	125,644	100%	118.814	100%	103 080	1000/	01 906	1000/
																	000,000	0/001	000,10	0/.00

Not

Under the new 2795 coding standard, when a disease, disorder, or condition originated in a particular internal body part, that body part is selected for coding purposes, then grouped in the general categories above. Prior to 1996, most occupational diseases are categorized under Not applicable.

Table

S Lost-Time Claims by Type of Accident (1988 - 1997)

							Ye	Year of Accident	ident											
rpe of Accident	1988	%	1989	%	1990	%	1991	%	1992	%	1993	%	1994	%	1995	%	1996	%	1997	%
to have a	66,280	318%	62,227	31.0%	56,291	30.5%	51,780	33.3%	45,213	33.0%	40,765	32.6%	39,409	31.4%	36,370	30 6%	30,147	. 1.67	27,813	,
11, 153, 131	77,352	13 1%	27,440	13.7%	26,869	14.6%	23,888	15.4%	23,801	17.4%	23,194	18.5%	22,989	18.3%	21,725	18 3%	17.596	11.	18 898	
ruck by	40,979	196%	37,749	18.8%	31,802	17.2%	25,344	16.3%	21,550	15.7%	19,467	15.6%	20,433	16.3%	19,735	16.6%	17 383	169	17.375	. / .
ill on same level	18,435	8 8%	17,980	8.9%	17,102	9.3%	14,791	9.5%	13,846	10.1%	11,987	9.6%	12,933	10.3%	11,872	10.0%	10 921	1062	11475	-
iruck against	17,389	5.9%	12,185	6.1%	10,944	2.9%	9,284	0.9	7,642	2.6%	6,790	5.4%	6,758	5 4%	6,503	5.5%	5,941	300	5,768	()
Promote Position	10 944	5 2%	10,357	5.2%	9,469	5 1%	9,216	2.9%	8,051	9.3%	7,086	5 7%	6,597	5 2%	902.9	52%	6.077	5.9%	5747	, a
au ; ' in, under or between	15,052	7 2%	13,794	%6.9	10,802	5.9%	8,785	5 7%	7,553	2.5%	8/6′9	2.6%	7,267	2 8%	7,117	%0.9	5,750	2.6	5,594	
and a total at the control of the co																				
and noxious substances	4,358	2 1%	4,083	2.0%	3,654	2.0%	3,070	2.0%	2,419	1.8%	2,389	1.9%	2,415	1.9%	2,446	2100	1,914	1 6:	2 053	
and the temperature	4,489	2 2%	3,951	2 0%	3,536	1.9%	2,868	1.8%	2,289	1.7%	2,214	1.8%	2,327	1.8%	2,395	20%	1,828	1 80	1,720	
The seriele as gents	2,041	1.0%	2,031	1.0%	2,028	1.1%	2,157	1.4%	2,126	1.6%	2,097	1.7%	1,960	1.6%	1 868	1.6%	1,449	147.	1,326	
eth in accidents, NEC	714	0.3%	599	0.3%	283	0.3%	292	0.4%	471	0.3%	466	0.4%	458	0.4%	394	0.3%	844	0.8%	897	F
ubbed or abraded	1,038	0.2%	1,058	0.5%	770	0.4%	464	0.3%	400	0.3%	405	0.3%	416	0.3%	369	0.3%	894	7.6.0	833	٥,
ontact with electric current	761	0 1%	249	0.1%	248	0 1%	199	0.1%	158	0.1%	175	0.1%	174	0.1%	185	0.2%	194	1 2°,	.51	
the transportation accidents	191	0 1%	147	0.1%	17	%0.0	69	0.0%	38	%0.0	46	%0.0	44	0.0%	30	%0.0	88	0 13	94	
and the MEC	3,348	1.6%	988	0.5%	229	0.1%	205	0.1%	761	0.7%	278	0.2%	512	0.4%	539	%5.0	1 098	110	1,438	- 1
inclassified or unidentified	678	0 3%	6,129	3.0%	10,031	5 4%	2,788	1.8%	1,122	0.8%	785	%9.0	362	%8.0	1,060	0.9%	992	0.9%	684	
otal	208,499	100%	200,967	100%	184,444	100%	155,475	100%	136,940	100%	125,122	100%	125,644	100%	118,814	100%	103,080	100%	101,806	100%

Note: NEC stands for not elsewhere classified

Lost-Time Claims by Source of Injury (1988 - 1997)

								Yes	Year of Accident	font										
Source of Injury	1988	%	1989	%	1990	%	1991	%	1992	%	1993	%	1994	%	1995	%	1000	/0	1007	è
Bodily mation	27,352	13.1%	27,440	13.7%	26,872	14.6%	23,881	15.4%	23,801	17.4%	23,187	18.5%	22,982	18.3%	21.726	18.3%	17 529	17.0%	18 281	18 Nº.
Working surfaces	27,181	13.0%	26,376	13.1%	24,943	13.5%	22,224	14.3%	20,135	14.7%	17,724	14.2%	18,249	14.5%	16,748	14.1%	15,582	15.1%	14.463	14 2%
Boxes, barrels, containers, packages	23,900	11.5%	25,302	12.6%	23,778	12.9%	22,574	14.5%	19,884	14.5%	18,123	14.5%	17,334	13.8%	16,202	13.6%	13,910	13.5%	13.230	13.0%
Metal items	20,842	10.0%	20,668	10.3%	18,180	%6.6	13,820	8.9%	11,202	8.2%	10,651	8.5%	10,735	8.5%	10,148	8.5%	8,718	8.5%	8,141	8.0%
Vehicles	14,293	%6.9	11,910	2.9%	10,422	2.7%	10,444	%2.9	9,590	7.0%	8,963	7.2%	8,807	7.0%	8,065	%8.9	6,994	6.8%	6,581	6.5%
Machines	10,811	5.2%	9,589	4.8%	7,948	4.3%	6,847	4.4%	5,926	4.3%	5,453	4.4%	5,688	4.5%	5,688	4.8%	5,312	5.2%	5,092	5.0%
Animals, insects, birds, reptiles,																				
and persons	8,259	4.0%	8,198	4.1%	8,090	4.4%	8,197	5.3%	7,559	5.5%	7,294	5.8%	6,943	5.5%	6,504	5.5%	5,255	5.1%	5,081	2.0%
Hand tools, not powered	9,421	4.5%	9,046	4.5%	7,710	4.2%	6,386	4.1%	5,748	4.2%	5,165	4.1%	5,022	4.0%	4,911	4.1%	4,845	4.7%	4.658	4.6%
Furniture, fixtures, furnishings	6,345	3.0%	5,761	2.9%	5,070	2.7%	4,759	3.1%	4,386	3.2%	3,999	3.2%	4,291	3.4%	3,891	3.3%	3,733	3.6%	3,609	3.5%
Buildings and structures	3,075	1.5%	3,249	1.6%	2,958	1.6%	2,732	1.8%	2,454	1.8%	2,136	1.7%	2,179	1.7%	2,017	1.7%	2,244	2.2%	2,306	2.3%
Electric apparatus	2,397	1.1%	2,181	1.1%	2,018	1.1%	1,798	1.2%	1,557	1.1%	1,474	1.2%	1,490	1.2%	1,432	1.2%	1,352	1.3%	1,262	1.2%
Wood Items	4,184	2.0%	3,487	1.7%	2,824	1.5%	2,216	1.4%	1,903	1.4%	1,793	1.4%	1,772	1.4%	1,617	1.4%	1,242	1.2%	1,217	1.2%
Hand tools, powered	4,533	2.2%	4,483	2.2%	3,290	1.8%	2,538	1.6%	2,031	1.5%	1,952	1.6%	1,947	1.5%	1,788	1.5%	1,174	1.1%	1,057	1.0%
Chemicals and chemical compounds	2,252	1.1%	1,980	1.0%	1,965	1.1%	1,716	1.1%	1,351	1.0%	1,300	1.0%	1,284	1.0%	1,210	1.0%	666	1.0%	982	1.0%
Particles	4,105	2.0%	3,162	1.6%	2,375	1.3%	1,661	1.1%	1,320	1.0%	1,179	%6.0	1,157	%6.0	686	0.8%	969	0.7%	781	0.8%
Food products	1,339	%9.0	1,214	%9.0	1,100	%9.0	937	%9.0	817	%9:0	885	0.7%	890	0.7%	949	%8.0	705	0.7%	675	0.7%
Hoisting apparatus	877	0.4%	797	0.4%	089	0.4%	665	0.4%	275	0.4%	614	0.5%	658	0.5%	299	%9.0	561	0.5%	639	%9.0
Boilers and pressure vessels	860	0.4%	822	0.4%	740	0.4%	298	0.4%	220	0.4%	595	0.5%	544	0.4%	545	0.5%	553	0.5%	546	0.5%
ridnids	1,079	0.5%	1,101	0.5%	1,024	%9.0	902	%9.0	726	0.5%	009	0.5%	599	0.5%	268	0.5%	490	0.5%	202	0.5%
Radiating substances and equipment	974	0.5%	894	0.4%	699	0.4%	495	0.3%	349	0.3%	401	0.3%	434	0.3%	509	0.4%	451	0.4%	501	0.5%
Plants, trees and vegetation	870	0.4%	786	0.4%	719	0.4%	671	0.4%	589	0.4%	542	0.4%	498	0.4%	503	0.4%	450	0.4%	433	0.4%
Conveyors	723	0.3%	767	0.4%	629	0.4%	541	0.3%	458	0.3%	461	0.4%	454	0.4%	454	0.4%	200	0.5%	427	0.4%
Glass items	1,758	0.8%	1,548	%8.0	1,306	0.7%	1,110	%2.0	883	%9.0	884	0.7%	713	%9:0	708	%9.0	350	0.3%	354	0.3%
Paper and purp items	848	0.4%	818	0.4%	999	0.4%	588	0.4%	503	0.4%	435	0.3%	426	0.3%	362	0.3%	278	0.3%	306	0.3%
Flame, fire and smoke	819	0.4%	652	0.3%	540	0.3%	376	0.2%	327	0.2%	326	0.3%	367	0.3%	300	0.3%	261	0.3%	304	0.3%
Ladders	468	0.2%	437	0.2%	428	0.2%	403	0.3%	278	0.2%	263	0.2%	268	0.2%	255	0.2%	264	0.3%	276	0.3%
Scrap, debris, waste material	34	%0:0	48	%0.0	109	0.1%	78	0.1%	19	%0:0	48	%0.0	48	%0.0	150	0.1%	280	0.3%	265	0.3%
Seramic items	892	0.5%	891	0.4%	929	0.4%	277	0.4%	421	0.3%	377	0.3%	306	0.2%	277	0.2%	254	0.2%	258	0.3%
Wineral items, non-metallic	720	0.3%	616	0.3%	929	0.3%	527	0.3%	388	0.3%	366	0.3%	376	0.3%	382	0.3%	294	0.3%	238	0.2%
Soaps, detergents and cleaning																				2
spunodwoo	211	0.1%	214	0.1%	151	0.1%	159	0.1%	104	0.1%	117	0.1%	133	0 1%	158	0 1%	186	0.2%	194	0 2%

Table continued on next page.

9 (cont'd)

Lost-Time Claims by Source of Injury (1988 - 1997)

								N	Year of Accident	dent										
Source of Injury	1988	%	1989	%	1990	%	1991	%	1992	%	1993	%	1994	%	1995	%	1996	%	1997	%
Mechanical power transmission																				
apparatus	1,056	0.5%	949	0.5%	808	0.4%	610	0.4%	498	0.4%	447	0.4%	421	0.3%	356	0.3%	158	0200	157	0.2%
Textile items	432	0.2%	385	0.2%	290	0.2%	315	0.2%	1 208	0.2%	181	0.1%	193	0.2%	216	0.2%	153	0.15,0	147	0.13,
Infectious and parasitic agents	28	0.0%	41	%0.0	103	0.1%	77	0.0%	38	%0.0	26	0.0%	19	%0.0	35	0.0%	164	0 200	135	017.
Coal and petroleum products	385	0.2%	352	0.2%	267	0.1%	218	0.1%	245	0.2%	193	0.2%	247	0.2%	215	0.2%	152	0 1%	130	0.1.5
Clothing, apparel and shoes	293	0.1%	271	0.1%	213	0.1%	190	0.1%	190	0.1%	160	0.1%	131	0.1%	134	0.1%	120	0.1%	123	0 12,
Pumps and prime movers	335	0.2%	329	0.2%	283	0.2%	206	0.1%	186	0.1%	168	0.1%	173	0.1%	140	0.1%	107	0.1%	91	0 1%
Steam	256	0.1%	223	0.1%	202	0.1%	168	0.1%	128	0.1%	111	0.1%	101	0.1%	103	0.1%	87	0 1%	992	0 1%
Heating equipment	278	0.1%	271	0.1%	212	0.1%	148	0.1%	125	0.1%	171	0.1%	157	0.1%	139	0.1%	80	0.1%	99	0 1%.
Noise	1119	0.3%	661	0.3%	342	0.2%	140	0.1%	362	0.1%	91	0.1%	75	0.1%	22	0.0%	23	0 1 %	41	000
Air pressure	1 28	%0:0	<u>~</u>	%0.0	31	%0.0	35	%0.0	36	%0.0	. 21	%0.0	26	, %0.0	32	0.0%	24	0.000	58	0.00
Heat, atmospheric and environmental	1 51	%0.0	19	%0.0	14	%0.0	39	%0.0	15	%0.0	33	%0.0	37	0.0%	51	%0.0	16	0.00	20	0.00
Animal products	131	0.1%	74	%0.0	47	%0.0	33	%0.0	24	%0.0	20	%0.0	22	%0.0	1	%0:0	30	0.00	18	0.00
Silica and asbestos	13	%0.0	34	%0:0	15	%0.0	21	%0.0	24	%0:0	22	%0.0	17	%0.0	19	0.0%	16	0.00	#3	3,00
Cold	1 61	%0:0	20	%0.0	18	%0.0	21	%0.0	22	%0.0	17	0.0%	23	%0.0	30	0.0%	19	0000	=	0.00
Drugs and medicines	24	%0.0	22	%0.0	14	%0.0	14	%0.0	11	%0.0	6	0.0%	14	%0.0	16	%0.0	00	0.00	10	0.00
Mineral items, metallic		%0.0	0	%0.0	7	%0.0	00	%0.0	9	%0.0	Ŋ	%0.0	o	%0.0	ന	%0.0	10	0.000	7	0 (.e.
Miscellaneous	20,953	10.0%	10.0% 15,763	7.8%	11,767	6.4%	9,108	2.9%	7,483	2.5%	5,109	4.1%	6,219	4.9%	6,440	5.4%	4,843	4.7%	5,243	517;
Unclassified or unidentified	2,034	1.0%	7,022	3.5%	11,366	6.2%	3,706	2.4%	1,714	1.3%	1,061	%8.0	1,130	%6:0	1,094	0.9%	1,578	1.5%	2,814	28%
Total	208,499 100%	100%	200,967	100%	184,444	100%	155,475	100%	136,940	100%	125,122	100%	125,644	100%	118,814	100%	103,080	100%	101,806	100%

1. The increase in Infectious and parastitic agents is due to a change in coding practices, naming the actual agent as the source of injury rather than the carrier of that agent.
2. The reduction in the Noise category is due to the reclassification of hearing loss claims. See note in Table 6.

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Lost-Time Claims by Occupation (1988 - 1997)

								Ye	Year of Accident	dent										
Occupation	1988	%	1989	%	1990	%	1991	%	1992	%	1993	%	1994	%	1995	%	9661	%	1997	%
Service	23,206	11.1%	22,156	11 0%	22,031	11.9%	22,424	14 4%	20,912	15.3%	19,176	15.3%	19,514	15.5%	18,090	15.2%	15,694	15.2%	15 477	15.7%
Products fabricating, assembling and																				
repairing	30,562	147%	29,077	14 5%	26,270	14.2%	722,977	14.8%	19,862	14 5%	17,434	13.9%	17,421	13.9%	17,469	14.7%	12,694	12 3%	12.145	11.9%
Machining and related	18,301	%8 8	17,815	%6 8	15,115	8.2%	11,693	7 5%	9,759	711%	8,546	6.8%	9,047	7.2%	8,880	7 5%	8,972	8.7%	8.773	8 6%
Transport equipment operating	13,933	% 2 9	13,272	%99	12,394	%2.9	12,776	8.2%	11,521	8.4%	10,587	8.5%	10,421	8.3%	9,204	7.7%	7,797	7 6%	7,476	7 3%
Clerical and related	12,083	5.8%	11,679	5.8%	11,043	%0.9	10,601	%89	9,881	7.2%	9,555	7.6%	9,059	7 2%	8,546	7.2%	7,387	7 2%	7,021	%6.9
Processing	13,225	6 3%	11,817	2 8%	10,387	2.6%	9,480	61%	7,871	5.7%	6,473	5.2%	6,953	5.5%	6,403	5 4%	7.127	%6.9	6,474	6.4%
Construction trades	18,006	8 6%	17,271	8 6%	15,614	8.5%	12,278	7.9%	9,868	7.2%	8,220	%9.9	7,507	%0.9	6,571	2 5%	6,471	6 3%	6,214	6 1%
Medicine and health	7,811	37%	8,099	4.0%	8,342	4.5%	8,708	2.6%	8,178	%09	7,629	6.1%	7,440	2 9%	299'9	2.6%	6,321	6 1%	5,976	5 9%
Sales	5,112	2.5%	5,313	2.6%	5,717	3.1%	5,973	38%	5,669	4 1%	5,298	4 2%	5,576	4 4%	5,219	4.4%	5,907	5 7%	6.018	2 9%
Materials handling and related	13,458	6.5%	12,506	6.2%	11,285	6.1%	10,138	6.5%	8,532	%29	7,932	6.3%	7,783	6.2%	7,237	6.1%	4,541	4 4%	4,596	4.5%
Teaching and related	1,587	%80	1,672	%80	1,753	1.0%	2,001	1.3%	2,138	1.6%	2,068	1.7%	2,119	1 7%	2,055	1.7%	1,886	1 8%	1,924	1.9%
Farming, horticultural and animal husbandry	2,951	1.4%	2,559	13%	2,452	1.3%	2,546	1 6%	2,200	. %911	2,174	1.7%	2,052	1.6%	1,937	1.6%	1,690	16%	1,558	1 5%
Social sciences and related	1,014	0.5%	1,160	%90	1,221	0.7%	1,659	11%	1,565	11%	1,523	1.2%	1,376	1 1%	1,419	1.2%	1,221	12%	1,150	11%
Managerial, administrative and related	109	0.3%	596	03%	804	0.4%	913	%90	882	%9.0	725	%9.0	788	0.6%	674	%9.0	1.275	1 2%	1 104	11%
Natural sciences, engineering																			-	?
and mathematics	1,247	%9.0	1,131	%9.0	1,308	%2.0	1,139	%20	947	0.7%	861	0.7%	839	0.7%	705	%9:0	893	0.9%	816	0.8%
Other crafts and equipment operating	2,312	1.1%	2,293	1.1%	2,043	1.1%	2,154	1.4%	1,867	1 4%	1,609	1.3%	1,476	1.2%	1,361	1.1%	898	%8:0	782	0.8%
Artistic, literary, recreational and related	448	0.2%	427	0.2%	479	0.3%	525	0 3%	200	0.4%	425	0.3%	424	0.3%	486	0.4%	583	%9:0	496	0.5%
Mining and quarrying including oil and gas	1,061	0.5%	820	0.4%	757	0.4%	969	0.4%	458	0.3%	367	0.3%	374	0.3%	384	0.3%	372	0.4%	361	0 4%
Forestry and logging	739	0 4%	591	0 3%	495	0.3%	458	0 3%	459	0.3%	483	0.4%	421	0 3%	391	0.3%	313	0.3%	258	0.3%
Fishing, hunting, trapping and related	25	%0:0	23	%0.0	29	%0.0	33	%0.0	59	%0:0	32	%0.0	24	%0.0	71	%0:0	23	%0:0	27	%0.0
Religion	9	%0.0	-	%00	-	0.0%	8	%0:0	7	%0.0	00	0.0%	4	%0.0	4	0.0%	7	0.0%	9	%0.0
Occupations, NEC	15,760	7.6%	16,292	8.1%	14,050	7.6%	10,212	%99	9,725	7.1%	9,470	7.6%	9,918	7 9%	9,894	8.3%	5,742	5.6%	6,904	%8.9
Occupation not stated	24,951	12.0%	24,397	12 1%	20,854	11.3%	880'9	3.9%	4,107	3.0%	4,532	3 6%	5,108	4 1%	5,197	4.4%	5,296	5.1%	6,250	6.1%
Total	208,499	100%	200,967	100%	184,444	100%	155,475	100%	136,940	100%	125,122	100% 1	125,644	100%	118,814	100%	103,080	100%	101,806	100%
]

 ^{1. 1996} and 1997 figures, which use a new coding standard, National Occupational Classification (NOC), are not comparable to previous years. See page 6.
 2. The two major attributes of jobs which are used as classification criteria in developing the NOC are skill level and skill type. Management occupations are not assigned to a skill level category and form their own group. This has led to the increase in the Managerial, administrative and related occupations category.
 3. NEC stands for not elsewhere classified.

Lost-Time Claims by Industry (1988 - 1997)

								Yea	Year of Accident	ent										
stry	1988	%	1989	%	1990	%	1991	%	1992	%	1993	%	1994	%	1995	%	1996	%	1997	%
ufacturing	82,528	39.6%	77,457	38.5%	65,847	35.7%	49,920	32.1%	41,422	30.2%	36,553	29.2%	36,480	29 0%	35,404	29.8%	32,963	32.0%	32,147	31 6%
munity, business and personal																				
ui?PS	35,940	17.2%	35,483	17.7%	35,993	19.5%	33,473	21.5%	30,819	22.5%	28,783	23.0%	78,843	23.0% 2	27,347	23.0%	28,607	27 8%	28,556	28 0%
G)	33,347	16.0%	32,203	16.0%	30,758	16.7%	25,253	16.2%	23,043	16.8%	20,996	16.8%	20,833	16.6% 1	18,977	%0.91	14,895	14.4%	14,515	14.3%
sportation, communications and																				
satjit i s	16,365	7.8%	16,025	8.0%	15,295	8.3%	13,635	8.8%	12,409	9.1%	11,592	9.3%	11,246	9.0%	10,248	%98	9,002	8 700	9 157	0.5
ic administration and defense	14,946	7.2%	14,799	7 4%	14,152	7.7%	13,892	8 9%	13,038	9.5%	11,990	%9.6	11,305	9.0%	9,887	8.3%	8,400	8 120	7,641	15.0
struction	18,755	%0.6	19,093	9 5%	16,434	8.9%	10,846	7.0%	8,102	2 9%	6,836	5.5%	6,864	2.5%	6,199	5 2%	5,504	530	5.547	5.5
culture	2,019	1.0%	1,749	0.9%	1,748	%6.0	1,559	1.0%	1,339	1.0%	1,358	11%	1,334	1.1%	1,307	11%	1,148	11%	1 189	12.
nce, insurance and real estate	1,658	0.8%	1,651	0.8%	1,498	0.8%	1,219	0.8%	1,058	0.8%	1,066	%6.0	1,017	%8.0	873	0.7%	651	0.90	554	90
es.	2,151	1.0%	1,804	%60	1,595	0.9%	1,294	%8.0	949	% 1 0	718	%9.0	878	0.5%	219	%9.0	525	1,950	491	.60
Vile	772	0.4%	929	0.3%	573	0 3%	483	0.3%	414	0.3%	373	0.3%	365	0.3%	375	0.3%	318	03%	280	0.3%
ing and trapping	18	0.0%	22	0.0%	23	%0.0	15	%00	18	%0.0	56	%0.0	14	%0.0	20	%00	81	7.00	58	.00
lassified or unidentified	0	%0.0	25	%0:0	528	0.3%	3,886	7.5%	4,329	3.2%	4,831	3.9%	999'9	5.3%	7,500	6 3%	1,049	1000	1 605	18%
	208,499	100%	200,967	100%	184,444	100% 1	155,475	100% 1	136,940	100% 1	125,122	100% 1	125,644	100% 11	118,814	100%	103,080	100% 10	101,806	100%

Occupational Fatalities

Fatal claims refer to all claims where a fatality has occurred and fatal benefits are being claimed. This section shows the distribution of fatal claims submitted (Table 12) and fatal claims allowed (Table 13). The number of allowed claims are irrespective of the year in which the claim was registered or the year in which the fatality occurred. Therefore, numbers within each of the two tables are not comparable.

Fatal claims are categorized into the following:

• occupational diseases — the worker had an occupational disease and died;

- immediate deaths the worker had an accident at work and died the same day;
- not immediate deaths the worker had an accident at work and died at a later date; and
- 100% disability pensions the worker who died was receiving a 100% permanent disability pension and the cause of death may or may not be work-related.

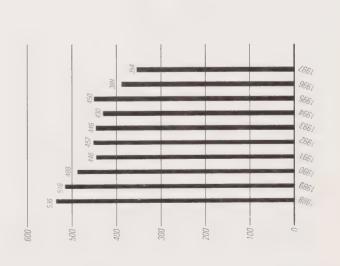
Figures in the above categories are mutually exclusive.

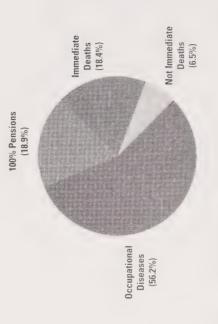
12 Occupational Fatalities by Year of Registration (1988 - 1997)

						N	Year of Regis	egistrat	ion											
	1988	%	1989	%	1990	%	1991	%	1992	%	1993	%	1994	%	1995	%	1996	%	1997	%
Occupational Diseases	228	43%	226	44%	256	25%	207	46%	238	23%	256	21%	237	22%	261	28%	192	48%	199	26%
Immediate Deaths	175	33%	172	33%	131	27%	138	31%	114	25%	100	22%	92	22%	100	22%	96	25%	99	18%
Not Immediate Deaths	09	11%	54	10%	54	11%	40	%6	30	1%	22	2%	12	3%	19	4%	23	%9	23	9%9
100% Pensions	73	14%	64	12%	47	10%	61	14%	70	15%	89	15%	98	70%	70	16%	77	20%	19	19%
Total	536	100%	100% 516	100%	488	100%	446	100%	452	100%	446	100%	430	100%	450	100%	388	100%	354	100%

1997 Registered Fatal Claims by Category

Registered Fatal Claims



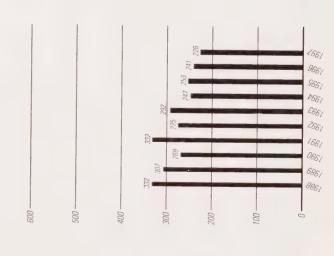


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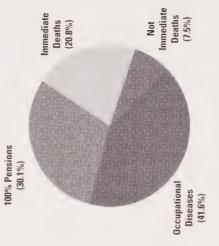
Occupational Fatalities by Year Allowed (1988 - 1997)

						X	Year Allo	wed												
	1988	%	1989	%	1990	%	1991	%	1992	%	1993	%	1994	%	1995	%	1996	%	1997	%
Occupational Diseases	88	30%	87	28%	77	29%	120	36%	109	40%	=======================================	38%	82	34%	103	41%	83	34%	. 94	42%
Immediate Deaths	141	42%	128	42%	119	44%	115	35%	88	32%	80	27%	19	27%	99	26%	71	29%	47	21%
Not Immediate Deaths	21	%9	31	10%	28	10%	31	%6	21	%8	20	1%	6	4%	10	4%	-	2%	17	%
100% Pensions	72	22%	61	20%	45	17%	99	20%	22	21%	8	78%	98	35%	74	29%	76	32%	99	30%
Total	332	332 100%		307 100%	569	100%	332	100%	275	100%	292	100%	247	100%	253	100%	241	100%	226	100%

Allowed Fatal Claims



1997 Allowed Fatal Claims by Category



Duration of Short-Term Disability Benefits

This section shows the composite measure of the average duration of short-term disability benefits. This measure was adopted as a standard for reporting by the members of the Association of Workers' Compensation Boards of Canada Steering Committee on Comparability in February 1994. Short-term disability benefits include all benefit periods under section 37 of the Workers' Compensation Act, 1990 (as amended) (i.e. temporary compensation and short-term vocational rehabilitation) which are awarded while reaching maximum medical rehabilitation.

Under Bill 162, which came into effect on January 2, 1990, workers who suffer an injury or occupational disease resulting in temporary disability for twelve continuous months are eligible for future economic loss (FEL) benefits under section 43. Benefit periods under sections 147(2) and 43(9) are not included

The composite approach uses short-term disability benefit days paid in the current year to estimate an average lifetime duration of short-term disability over the life of a claim. Days of short-term disability paid in the current year are separated by year of accident into a series of components, including:

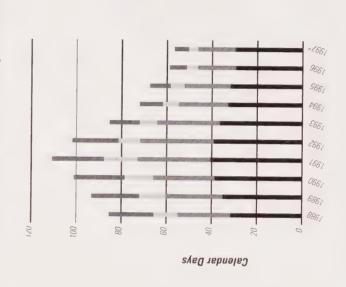
- benefit days paid in the current year for accidents that happened in the current year, and divided by the number of lost-time injuries or occupational diseases in the year an estimate of the duration during the first year of accident:
 - benefit days paid in the current year for accidents that
 happened in the calendar year prior to the current year, and
 divided by the number of lost-time injuries or occupational
 diseases in that year an estimate of the duration during the
 first year after the year of accident;
- benefit days paid in the current year for accidents that happened two calendar years prior, and divided by the number of lost-time injuries or occupational diseases in that year an estimate of the duration during the second year after the year of the accident; and
 - benefit days paid in the current year for accidents that happened three or more calendar years prior, and divided by the number of lost-time injuries or occupational diseases in that year an estimate of the duration during the third year after the year of accident.

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Duration of Short-Term Disability Benefits (1988 - 1997)

Average Duration Components	1000	1000	4000	4004	0000					
charge components	1300	1303	1990	1881	1992	1993	1994	1995	1996	1997*
Current Year	317	35.7	38.7	40.7	39.2	36.6	32.9	31.9	29.6	29.8
First Year After	23.2	25.2	27.7	32.1	37.5	27.7	21.7	20.3	16.7	165
Second Year After	10.6	11.6	12.6	14.9	9.6	7.6	7.2	6.1	4.9	4.0
Third and Subsequent Years After	20.0	21.3	22.6	23.1	20.5	13.5	10.3	9.3	7.7	6.5
Lifetime Duration (calendar days)	85.5	93.3	101.1	110.8	101.8	85.4	72.0	67.6	58.9	56.7

Duration of Short-Term Disability Benefits



Third and Subsequent Years After Second Year After First Year After Current Year

Notes:

- 1. Data is as of 15 months after year-end.
- 2. The sum of figures for current, first, second, third and subsequent years after may not add up to lifetime duration (i.e. total calendar days) due to rounding.

* Matured 1 year into future.

Future Economic Loss Awards

Compensation for future economic loss (FEL) of earnings is awarded under section 43 of the *Workers' Compensation Act, 1990 (as amended)*. These benefits apply to accidents that occurred after January 1, 1990. Workers who sustain injuries or occupational diseases resulting in 12 months of continuous temporary total benefits and workers who sustain injuries resulting in permanent impairment are entitled to FEL benefits until age 65.

The amount of compensation is equal to 90% of the difference between the worker's net average earnings before the injury or occupational disease and the net average earnings that the worker is likely to be able to earn after the injury or occupational disease in suitable and available employment. All FEL awards shown in Table 15 are initial determinations (D1) of these benefits. The amount of these awards will be reviewed by the WSIB two years (R1) and five years (R2) after the date of initial determination. FEL awards shown in Table 16 refer to the first review (R1), and awards in Table 17 refer to the second review (R2).

Supplements to FEL benefits are applicable to injured workers who are cooperating in a WSIB-authorized vocational or medical rehabilitation program. Unemployed workers

receiving a FEL award that is less than 100% may be eligible for supplemental benefits.

Sustainability awards are given to workers who are either employed with no wage loss or who are participating in a vocational rehabilitation program and are expected to return to work with no wage loss, but where the sustainability of the employment is uncertain.

Future Economic Loss (FEL) – New Awards for Initial Determination (1991 - 1997)

Table

16

Future Economic Loss (FEL) – Awards for First Review (R1) (1993 - 1997)

		1993			1994			1995			1996			1997	
			Awards												
Percent	Number of		with												
Wage Loss	Awards	%	Supplements												
Sustainability Awards	898	27.1%	197	2,407	23.7%	589	2,136	25.9%	577	2,018	28.7%	411	1,330	25.8%	303
0.01 - 10.00%	197	6.2%	89	621	6 1%	229	478	5.8%	183	447	6.3%	147	381	7.4%	104
10.01 - 30.00%	753	23 5%	347	2,586	25.5%	1,084	1,990	24.1%	882	1,673	23.8%	752	1,170	22.7%	496
30.01 - 50.00%	737	23.0%	353	2,627	25.9%	1,112	2,197	26.7%	1,032	1,656	23 5%	826	1,167	22.6%	282
50.01 - 99.99%	233	7.3%	55	854	8.4%	243	029	8 1%	227	516	7.3%	210	404	7.8%	188
100%	414	12 9%		1,049	10 3%		770	9.3%	,	733	10 4%	,	711	13.8%)
Total	3,202	100%	1,020	10,144	100%	3,257	8,241	100%	2,901	7.043	100%	2,346	5,163	100%	1676

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Future Economic Loss (FEL) – Awards for Second Review (R2) (1996 - 1997)

		1996			1997	
Percent Wage Loss	Number of Awards	%	Awards with Supplements	Number of Awards	%	Awards with Supplements
Sustainability Awards	884	33.3%	28	3,007	31.6%	238
0.01 - 10.00%	163	6.1%	16	792	8.3%	96
10.01 - 30.00%	609	23.0%	109	2,208	23.2%	347
30.01 - 50.00%	475	17.9%	74	1,882	19.8%	224
50.01 - 99.99%	109	4.1%	13	393	4.1%	47
100%	412	15.5%	t	1,240	13.0%	
Total	2,652	100%	270	9,522	100%	952

Notes (Tables 15-17):

- unemployed workers receiving a wage loss award less than 100% received a supplement at D1, 49% received a supplement at R1 and 1. Unemployed workers receiving a FEL award that is less than 100% may be eligible for supplemental benefits. In 1997, 85% of 16% received a supplement at R2.
- 2. Claims that were confirmed to be 0% wage loss, and were non-monetary awards, are not included in these tables.
- 3. FEL cases are not eligible for a benefit at R1 or R2 if no permanent impairment has been determined, workers have turned age 65 or

Non-Economic Loss Awards

Table

-

Non-Economic Loss (NEL) – New Awards (1992 - 1997)

Nu NEI	ds % 25.3% 23.5% 19.0%	Number of NEL Awards		Number of		41		-		1001	
5.01 - 5.00% 2,181 5.01 - 10.00% 2,026 10.01 - 15.00% 1,635 15.01 - 20.00% 1,335		NEL AWards	1		į	Number or		Number of		Number of	
	25.3% 23.5% 19.0% 15.5%		%	NEL Awards	%						
	23.5% 19.0% 15.5%	4,331	24.9%	968'9	29.4%	3,731	26.4%	4,015	26.0%	3,294	26.9%
	19.0%	4,029	23.1%	6,191	26.4%	3,173	22.4%	3,371	21.8%	2,795	22.8%
	15.5%	3,457	19.9%	4,293	18.3%	2,428	17.2%	2,778	18.0%	2,119	17.3%
	2/0.0	2,636	15.1%	2,979	12.7%	1,884	13.3%	2,043	13.2%	1,514	12.4%
20.01 - 25.00% 852	9.9%	1,700	9.8%	1,574	6.7%	1,460	10.3%	1,606	10.4%	1,179	%9.6
25.01 - 30.00% 330	3.8%	742	4.3%	768	3.3%	774	5.5%	845	5.5%	999	5.4%
30.01 - 40.00%	2.0%	344	2.0%	467	2.0%	435	3.1%	503	3.3%	423	3.5%
40.01 - 60.00% 44	0.5%	91	0.5%	163	0.7%	158	1.1%	199	1.3%	154	1.3%
60.01 - 99.99%	%0.0	39	0.2%	35	0.1%	43	0.3%	44	0.3%	27	0.5%
31	0.4%	44	0.3%	27	0.2%	26	0.4%	09	0.4%	57	0.5%
8,607	100%	17,413	100%	23,423	100%	14,142	100%	15,464	100%	12,257	100%

Mores

- Compensation for non-economic loss (NEL) is awarded under section 42 of the
 Workers' Compensation Act, 1990 (as amended). These benefits are applicable to accidents
 that occurred after January 1, 1990. Workers who suffer a permanent impairment as a result
 of a workplace injury or occupational disease are entitled to NEL benefits.
- Workers become eligible for NEL benefits if, at maximum medical rehabilitation, a permanent impairment is likely. A worker reaches maximum medical rehabilitation when there is unlikely to be any further significant improvement in the worker's medical condition.
- Permanent impairment means impairment that continues to exist after the worker achieves maximum medical rehabilitation. The percentage of impairment is determined through a medical assessment.
- 4. The first NEL benefits were awarded in April 1992.

Pension Awards

Table

19

Periodic Pensions and Supplements Awarded During the Year by Percentage of Permanent Disability (1988 - 1997)

Life and Provisional Periodic Pension Awards	wards									Yei	Year of Award	P								
Percent of Disability	1988	%	1989	%	1990	%	1991	%	1992	%	1993	%	1994	%	1995	%	1996	%	1997	%
10.0% or less	7,249	21%	11,355	23%	8,774	48%	7,903	21%	5,488	21%	3,312	29%	1,761	%09	1,089	63%	822	64%	517	900ء
10.1 - 20.0%	4,802	34%	7,143	33%	6,663	36%	5,773	37%	4,060	38%	1,768	31%	302	31%	511	29%	369	29%	992	51
20.1 - 50.0%	1,856	13%	2,661	12%	2,368	13%	1,616	10%	1,106	10%	499	%6	254	%6	120	7%	81	900	99	30
50.1 - 99.9%	203	1%	263	1%	291	2%	126	1%	77	1%	47	1%	25	1%	13	1%	en	0%0	7	÷.
100%	121	1%	156	1%	224	1%	80	1%	37	%0	30	1%	80	%0	∞.	%0	1	0.0	2	1.00
Total	14,231	100%	14,231 100% 21,578 100%	100%	18,320	100%	15,498	%001	10,768	100%	5,656	100%	2,950	100%	1,741	100%	1,276	100%	857	100%

										:	;									
										Yea	Year of Award									
	1988	%	1989	%	1990	%	1991	%	1992	%	1993	%	1994	%	1995	%	1996	%	1997	%
Total	13,173	100%	24,623	100% 2	,	%001	13,901	100%	10,478	100%	5,425	100%	2,988	100%	54,057	100%	3,586	100%	2,648	100%
			Section 147(4)		20,889		8,542		5,394		2,813		1,674		1,721		1,301		1,031	
			Section 147(2)		5,168		5,359		5,084		2,612		1,314		928		572		356	
			Section 147(14)	(14).											51,378		1,713		1 761	

Notes.

- 1 A substantially higher number of supplements were awarded in 1989 and 1990 as a result of the transitional provisions of section 147 of the Workers' Compensation Act, 1990 (as amended)
- Figures exclude lump sum awards.
- 3. Starting in 1990, figures exclude reassessments.
- Figures are not counts of workers receiving pensions and/or supplements. Some pensioners receive more than one award in a year. 4.
- The lower volume of pension awards in 1988 was the result of a backlog which was processed in early 1989. In combination, the total awards for the two years are consistent with previous levels and the growth in claims volumes over previous years.
 - The reduction in periodic pension awards in 1990 was offset by an increase in the number of workers who elected to receive their pension award as a lump sum. 9
- Under BHI 165, which came into effect January 1, 1995, section 147(14) provides an additional payment of up to \$200 per month for the following categories of injured workers—those who receive a supprement to then pension for permanent partial disability under section 147(4) of the Act, those whose 147(4) supplement ceased when they turned 65 and became eligible for Old Age Security (0.4.5) benefits, and those who would have been entitled to a section 147(4) supplement but for their age.

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Periodic Pensions and Supplements Active at the End of the Year by Percentage of Permanent Disability (1988 - 1997)

Life and Provisional Periodic Pension Awards	ion Awards									2	Year of Award	p								
Percent of Disability	1988	%	1989	%	1990	%	1991	%	1992	%	1993	%	1994	%	1995	%	1996	%	1997	%
10.0% or less	53,626	43%	61,706	44%	67,328	45%	70,927	44%	73,928	44%	74,569	43%	74,005	43%	73,885	43%	72,458	43%	71.192	43%
10.1 - 20.0%	47,922	38%	52,558	38%	56,533	37%	61,651	38%	65,393	38%	66,589	39%	66,718	39%	66,376	38%	65,705	39%	64.885	39%
20.1 - 30.0%	12,490	10%	13,686	10%	14,712	10%	15,994	10%	17,176	10%	17,690	10%	17,872	10%	18,045	11%	18.069	11%	18.018	11%
30.1 - 50.0%	6,417	2%	6,824	2%	7,210	2%	7,729	2%	8,061	2%	8,264	2%	8,362	2%	8,408	2%	8,357	2%	8,320	2%
50.1% or more "	4,237	3%	4,408	3%	4,982	3%	4,787	3%	4,893	3%	4,962	3%	4,919	3%	4,916	3%	4,841	3%	4.769	3%
Total	124,692		100% 139,182	100%	150,765	100%	161,088	100%	169,451	100%	172,074	100%	171,876	100%	171.630	100%	169 430	100%	167 184	1000/

										Yes	Year of Award	p								
	1988	%	1989	%	1990	%	1991	%	1992	%	1993	%	1994	%	1995	%	1996	%	1997	%
Total	6,750	100% 22,976	22,976	100%	36,059	100%	40,784	100%	41,634	100%	40,100	100%	35,182	100%	83,244	100%	82,306	100%	80.432	100%
			Section 147	7(4)	33,501		35,681		35,926		35,343		31,556		31,246		30,539		29.255	
			Section 147(2)		2,558		5,103		5,708		4,757		3,626		2,819		2,100		1,413	
			Section 147(14)	7(14)											49,179		49,667		49.764	

Motor

- Figures represent the total number of awards for which the WSIB was paying benefits on December 31 of the reference year
 - Starting in 1990 figures exclude reassness
- Figures do not represent the number of workers receiving pensions and/or supplements. A small number of pensioners were in receipt of more than one award at December 31 of the reference year.
 - Figures exclude lump sum awards.
- 5. Provisional pensions are awarded in certain cases.
- The substantially higher number of supplement awards active in 1989 and after was the result of the transitional provisions of section 147 of the Workers' Compensation Act, 1990 (as amended).
- Under Bill 165, which came into effect January 1, 1995, section 147(14) provides an additional payment of up to \$200 per month for the following categories of injured workers: those who receive a supplement to their pension for permanent partial disability under section 147/4) of the Act, those whose 147/4) supplement ceased when they turned 65 and became eligible for Old Age Security (0.4.8) benefits, and those who would have been entitled to a section 147(4) supplement but for their age.

Vocational Rehabilitation Activities

Table

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Injured Workers Referred for Vocational Rehabilitation (1988 - 1997)

	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997
Injured Workers Referred	13,811	16,051	28,083	37,251	28,704	26,574	20,199	21,022	17,587	15,851

Table

22

Injured Workers Completing Rehabilitation Programs (1988 - 1997)

Injured Workers Employed	1988	1989	1990	1991	1992	1993	1994	1995	9661	1997
with: Accident employer	2,123	3,057	4,865	8,657	10,211	9,577	7,709	8,076	7,451	6,630
New employer	3,099	3,260	2,640	2,148	2,357	2,297	2,356	2,430	2,327	2,615
Self-employed	299	346	461	327	373	297	216	175	157	160
Total Employed	5,521	6,663	996'L	11,132	12,941	17,171	10,281	10,681	9,935	9,405
Assisted in becoming financially self-sufficient	977	1,293	917	599	306	141	89	99	35	30
Total Rehabilitated	6,498	7,956	8,883	11,731	13,247	12,312	10,349	10,747	9,970	9,435







